Guide to Financial Aid 2016-2017

University of Pittsburgh Johnstown
A word from the Financial Aid Office...

This guidebook is intended to provide you with comprehensive information about the financial aid process while you are enrolled at the University of Pittsburgh at Johnstown. As a college student, you should be aware of some of the basics about financial aid. First of all, we encourage all students to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA assesses your eligibility to receive aid from federal, state and institutional funds, which includes grants that do not have to be repaid, Federal Work Study, the Direct Loan Program, as well as some scholarship sources, so if you haven’t done so already, complete the FAFSA at fafsa.gov.

Some other tips from the pros:

- Be aware of all application deadlines, as missing a deadline could cost you a lot of money. While we accept FAFSAs on a rolling basis, applying by April 1 ensures that we will consider you for all types of aid available at Pitt-Johnstown.
- Use the IRS data retrieval tool when completing your FAFSA to transfer the necessary income tax information directly to your FAFSA.
- Be sure to respond promptly to requests for information. If you receive a letter or email from the University, the Financial Aid Office, the federal government or PHEAA, read it and follow-up immediately. Keep a file with all correspondence sent and received.
- If you are eligible to receive grants or scholarships, be sure to utilize these resources first, as you will not have to repay the money you receive from them after graduation. Be sure to report a valid email address on your FAFSA, as PHEAA will use this email address to contact you regarding your PHEAA State Grant eligibility.
- If you require additional funding to help with your balance due, consider federally funded loan programs, such as the Direct Student Loan Program, as your next resource, and alternative/private loans or PLUS Loans as a final resource. If you are seeking alternative/private loans, apply with a credit-worthy co-signer, if possible, to qualify for lower interest rates and fees. Shop around for a lender that best suits your needs as a borrower. Know the conditions of your loan to avoid any surprises and always remember that any loan must be repaid with interest!
- Consider a work-study position (if eligible) or a Campus Employment position at Pitt-Johnstown and seek summer employment. Working part-time is always a great way to generate additional money to fund your education, and you will gain valuable work experience in the process. By using your earnings from work to help pay your educational expenses, you won't have borrow as much in loans.
- Finally, make sure that you are continuing to meet the Academic Progress Guidelines to ensure that you will continue to receive financial aid to fund your education. We require that you complete 67% of the cumulative number of credits you attempt and maintain a 1.5 cumulative GPA after your first year and a 2.0 cumulative GPA thereafter. Be advised that repeating courses, withdrawing from the term, dropping courses, failing courses, and receiving incomplete grades may affect your eligibility for financial aid in future terms. Familiarize yourself with PHEAA's progress guidelines, as they differ from those defined by the University, to ensure your eligibility for the PHEAA Grant from year to year.

With that said, please do not hesitate to contact us should you require any additional information about the financial aid process. Our office is staffed Monday through Friday and walk-ins are welcome until 4:30. Be sure to let us know of any changes that could impact your ability to stay in school. We may be able to help! We are more than happy to assist you with the application process, obtaining funding from outside sources, or answering any questions you may have about your aid. Remember that we are here to make the financial aid process easier for you!

We wish you the very best during your time here at Pitt-Johnstown and beyond!

Best,

The Financial Aid Office Staff
A word from the Financial Aid Office...

This guidebook is intended to provide you with comprehensive information about the financial aid process while you are enrolled at the University of Pittsburgh at Johnstown. As a college student, you should be aware of some of the basics about financial aid. First of all, we encourage all students to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA assesses your eligibility to receive aid from federal, state and institutional funds, which includes grants that do not have to be repaid, Federal Work Study, the Direct Loan Student Loan Program, as well as some scholarship sources, so if you haven’t done so already, complete the FAFSA at fafsa.gov.

Some other tips from the pros:

- Be aware of all application deadlines, as missing a deadline could cost you a lot of money. While we accept FAFSAs on a rolling basis, applying by April 1 ensures that we will consider you for all types of aid available at Pitt-Johnstown.
- Use the IRS data retrieval tool when completing your FAFSA to transfer the necessary income tax information directly to your FAFSA.
- Be sure to respond promptly to requests for information. If you receive a letter or email from the University, the Financial Aid Office, the federal government or PHEAA, read it and follow-up immediately. Keep a file with all correspondence sent and received.
- If you are eligible to receive grants or scholarships, be sure to utilize these resources first, as you will not have to repay the money you receive from them after graduation. Be sure to report a valid email address on your FAFSA, as PHEAA will use this email address to contact you regarding your PHEAA State Grant eligibility.
- If you require additional funding to help with your balance due, consider federally funded loan programs, such as the Direct alternative or private loans, apply with a credit-worthy co-signer, if possible, to qualify for lower interest rates and fees. Shop around for a lender that best suits your needs as a borrower. Know the conditions of your loan to avoid any surprises and always remember that any loan must be repaid with interest!
- Consider a work-study position (if eligible) or a Campus Employment position at Pitt-Johnstown and seek summer employment. Working part-time is always a great way to generate additional money to fund your education, and you will gain valuable work experience in the process. By using your earnings from work to help pay your educational expenses, you won’t have to borrow as much in loans.

With that said, please do not hesitate to contact us should you require any additional information about the financial aid process. Our ability to stay in school. We may be able to help! We are more than happy to assist you with the application process, obtaining funding from outside sources, or answering any questions you may have about your aid. Remember that we are here to make the financial aid process easier for you!

- Finally, make sure that you are continuing to meet the Academic Progress Guidelines to ensure that you will continue to receive financial aid to fund your education. We require that you complete 67% of the cumulative number of credits you attempt and maintain a 1.5 cumulative GPA after your first year and a 2.0 cumulative GPA thereafter. Be advised that repeating courses, withdrawing from the term, dropping courses, failing courses, and receiving incomplete grades may affect your eligibility for financial aid in future terms. Familiarize yourself with PHEAA’s progress guidelines, as they differ from those defined by the University, to ensure your eligibility for the PHEAA Grant from year to year.

We wish you the very best during your time here at Pitt-Johnstown and beyond!

Best,
The Financial Aid Office Staff
To be considered for any type of financial aid, you must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA will assess your eligibility to receive federal, state and institutional financial aid—such as grants, loans, work-study, and some scholarships—based on the tax return income information that you report.

Complete the FAFSA online at fafsa.gov. The online FAFSA automatically stores the information that you submit, making the renewal process more efficient in following years.

To complete the FAFSA, you will need:

**Federal tax return income information.**
If you have already completed your federal income tax return, use the IRS Data Retrieval Tool to transfer your income information directly from the IRS to your FAFSA, or use the actual income information appearing on your federal income tax return to complete the income portion of the FAFSA manually.

If you have not yet completed your federal income tax return, you may use estimated income figures to complete the FAFSA; however, you will need to log back onto fafsa.gov to make any corrections to your income information once you complete your federal income tax return.

**Federal Student Aid ID.**
A Federal Student Aid ID (FSA ID) serves as your electronic signature on the FAFSA application. You can request a FSA ID at fsaid.ed.gov for yourself and for your parent, if applicable. We recommend that you keep your FSA ID in a safe place, as you will need to use it each year that you submit the FAFSA and to apply for federal loans.

Be sure to include a valid email address on your FAFSA. You will receive an email with a link to access your Student Aid Report (SAR) soon after completing the FAFSA. The SAR allows you to review the information you provided, to make corrections, if necessary, and provides you with information about your Expected Family Contribution (EFC). Your financial need is determined by subtracting your EFC from your estimated cost of attendance.

Please note: Your EFC does not indicate what you will have to pay out-of-pocket for your college expenses nor what you can afford to pay out-of-pocket; the EFC is important because this number is used to determine the types and amounts of financial aid that you will receive. Resources are limited, so the amount of financial aid awarded to you may not cover your total financial need.

**Important Considerations and Deadlines for Receiving Financial Aid at Pitt-Johnstown:**
- Submit the FAFSA by April 1st to be considered for all types of financial aid available at Pitt-Johnstown. While we accept FAFSAs on a rolling basis, some funding is limited, so file by April 1 to be considered for these funds.
- Our Title IV School Code is 008815—The University of Pittsburgh.
- You must submit a FAFSA each year that you wish to apply for financial aid.
- You do not need to be accepted at Pitt-Johnstown in order to apply for financial aid.
Grants are awards that you do not need to repay. These funds come from a variety of sources including federal and state governments, outside organizations, and the college itself. To receive these funds and maintain eligibility, you may need to meet certain criteria, including the completion of satisfactory academic progress requirements.

Federal Pell Grant
- Funded by the Federal government.
- The Federal government determines eligibility.
- Awards amounts are based on your Expected Family Contribution (EFC), enrollment status, and college costs.
- For the 2015-2016 academic year, students with an EFC between 0 and 5198 were eligible to receive a Pell Grant. Award amounts ranged from $626 to $5,775 per year.
- You are notified of your Pell grant eligibility on the Student Aid Report (SAR).
- You apply for the Pell grant by completing the FAFSA.

Pennsylvania Higher Education Assistance Agency Grant (PHEAA)
- Funded by the state and administered by PHEAA.
- PHEAA exclusively determines eligibility and awards.
- You must be a PA resident for at least 12 months prior to completing the FAFSA in order to be considered for the PHEAA Grant.
- Enrollment status, college costs, and academic progress are used, in part, to determine eligibility. You must be enrolled at least half-time (6 credits) to be considered.
- You are limited to receiving eight, full-time semesters of PHEAA grants.
- You must file the FAFSA by May 1 for consideration.
- PHEAA requires that you also complete a State Grant Form, in addition to completing the FAFSA. You can link directly to the State Grant Form upon completion of your FAFSA. Make sure you complete the information required and you print the signature page to mail to PHEAA. If you do not complete the State Grant Form upon completing the FAFSA, watch for information to be emailed to you. PHEAA will use the email address supplied on the FAFSA to contact you.
- PHEAA award amounts for the 2015-2016 academic year at Pitt-Johnstown ranged from $200 to $3,970 per year.
- You must maintain academic progress, as defined by PHEAA, in order to receive the PHEAA grant in subsequent years.
- PHEAA may request additional information from you, if necessary. Please respond to any requests from PHEAA promptly, so you do not delay receipt of your PHEAA Grant.

Federal Supplemental Educational Opportunity Grant (FSEOG)
- Funded by the Federal government but administered by the University.
- You must demonstrate financial need to be considered for the grant.
- Priority is given to Pell Grant recipients who submit their FAFSA by April 1.
- Award amounts and eligibility criteria differ from college to college.

Grants/Scholarships from Outside Agencies
Other grant awards can come from outside organizations. These grants are based upon specific criteria developed by the organization. We recommend the website fastweb.com as a good source for finding additional grant and scholarship opportunities.
Loans are money that you (or your parent, in the case of a PLUS loan) must repay, with interest, over a specified timeframe. When borrowing, it is important to consider how you will be able to manage your debt when you enter the repayment period. Generally, a manageable debt payment is considered to be between 8% and 15% of your monthly gross income. The chart below shows estimated monthly payments for loans at varying interest rates for a standard 10 year repayment schedule.

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>4.29%</th>
<th>6.84%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,500</td>
<td>$56.45</td>
<td>$63.41</td>
</tr>
<tr>
<td>$10,000</td>
<td>$102.63</td>
<td>$115.29</td>
</tr>
<tr>
<td>$20,000</td>
<td>$205.26</td>
<td>$230.57</td>
</tr>
<tr>
<td>$31,000</td>
<td>$318.15</td>
<td>$357.39</td>
</tr>
</tbody>
</table>

**Master Promissory Note and Entrance Counseling**
First-time borrowers must complete both the Master Promissory Note (MPN) and an entrance counseling session before they can receive the first disbursement of their loans. You can fulfill this requirement by completing the MPN and Entrance Counseling at studentloans.gov for Federal Direct Student Loans.

**Exit Counseling**
If you received a Federal Direct Student Loan during your enrollment at Pitt-Johnstown, you must complete an exit counseling session prior to your departure or graduation from Pitt-Johnstown. Please note that this requirement also includes students who are transferring or relocating. Instructions for completing these requirements will be emailed to your Pitt email account.
Federal Direct Student Loans
Direct Student Loans serve as an available resource for students who are enrolled at least half-time (6 credits) and are otherwise eligible to receive financial aid. Two types of loans exist:

**Subsidized**
The federal government pays the interest on the loan—so it's like 0% financing—until repayment begins and during any deferment period. The Financial Aid Office determines eligibility for a subsidized loan based upon the information that you supply on the FAFSA.

**Unsubsidized**
Interest that accrues on the loan from the time of disbursement until the loan is paid in full. Borrowers, who are eligible for the unsubsidized loan, may choose to pay the interest that accrues in quarterly installments or may capitalize their interest, which means taking the interest that accrues during the year and adding it to the principal of the loan. Choosing to make the quarterly interest payments, if you can afford to do so, will ultimately save you money in the long run!

Your Direct Student Loan may be a combination of subsidized and unsubsidized funds or entirely unsubsidized. Annual borrowing limits are determined by the number of credits that you have completed and are outlined in the following chart.

<table>
<thead>
<tr>
<th>Earned Credits</th>
<th>Dependent Student</th>
<th>Independent Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-23 credits</td>
<td>$5,500, of which up to $3,500 can be subsidized</td>
<td>$9,500, of which up to $3,500 can be subsidized</td>
</tr>
<tr>
<td>24-53 credits</td>
<td>$6,500, of which up to $4,500 can be subsidized</td>
<td>$10,500, of which up to $4,500 can be subsidized</td>
</tr>
<tr>
<td>54 or more credits</td>
<td>$7,500, of which up to $5,500 can be subsidized</td>
<td>$12,500, of which up to $5,500 can be subsidized</td>
</tr>
</tbody>
</table>

**General Information**
- You, the student, are the borrower on the Federal Direct Student Loan
- You must complete a Master Promissory Note (MPN) and Entrance Counseling before the Direct Student Loan will disburse to your account. Both are federal requirements and may be completed at studentloans.gov
  - You will need your U.S. Department of Education FSA ID—the same FSA ID you used to complete your FAFSA—to complete your MPN and Entrance Counseling. You may request an FSA ID at fsaid.ed.gov, if necessary.
  - The MPN is a legally binding document—your promise to repay the loan—that you sign prior to the loan being able to disburse. An MPN remains valid for up to ten years, so you will not have to complete this requirement each year, in most instances, and it provides you with the conditions under which you are borrowing and the repayment terms. It also includes information on how interest is calculated and deferment and cancellation provisions that may be available to you.
  - Entrance Counseling is a short test that makes you aware of your rights and responsibilities as a borrower.
  - The interest rate for a the Direct Student loan was fixed at 4.29% for the 2015-2016 academic year. At the time of publication, interest rates for the 2016-2017 academic year were not available, but are not expected to exceed 8.25%.
  - A 1.068% default fee is deducted from the Direct Student Loan. For example, if you borrow $5,500, only $5,442, split equally between the fall and spring terms, will disburse to the school to allow for the 1.068% default fee.
  - You may borrow a lifetime maximum of $31,000 as a dependent undergraduate.
  - In addition to the maximum Direct Student Loan eligibility outlined in the chart above, dependent students may qualify for independent student loan amounts if their parent is denied the PLUS loan.

**Repayment**
- Repayment begins after a six month grace period. The grace period starts immediately after you graduate, withdrawal from school, or enroll less than half-time (6 credits).
- The amount borrowed determines repayment amounts and the length of the repayment period.
- Repayment of a Direct Student Loan can be canceled under certain circumstances, such as the borrower’s death or a total and permanent disability. Students may also qualify for loan cancellation depending on the type of work they do after graduation.
- If you serve in the military, you may qualify for Perkins Loan forgiveness. Contact your recruiting officer for more information.
Federal Direct Parent Loans for Undergraduate Students (PLUS)

Direct PLUS Loans are an available resource to parents who want to help pay for their dependent children’s educational expenses. In order to be eligible for a Direct PLUS Loan, your parent must have an acceptable credit history and you, the student, must be enrolled at least half-time (6 credits).

General Information
- Your parent must pass a credit check in order to be eligible for PLUS. Please note that a parent cannot be turned down for having no credit history—only for having an adverse credit history. If your parent is denied due to adverse credit, two options exist:
  - Your parent can seek a credit-worthy endorser for the loan. An endorser promises to repay the loan if the borrower does not.
  - You, the student, may request additional unsubsidized Direct Student Loan funds, up to $4000 for students who have completed 53 or fewer credits and up to $5,000 for students who have completed 53.5 or more credits.
- The annual limit on a PLUS loan is equal to the cost of attendance minus any other financial aid that the student is receiving. For example, if the cost of attendance is $20,000 and you are receiving $7,000 in other financial aid, your parent may borrow a maximum of $13,000; however, we recommend borrowing only what you need!
- The interest rate for the Direct PLUS loans was fixed at 6.84% for the 2015-2016 academic year. At the time of publication, interest rates for the 2016-2017 academic year were not available, but are not expected to exceed 9%.
- Interest begins accruing on PLUS loans from the point of disbursement.
- A 4.272% origination fee is deducted from each Direct PLUS Loan before it disburses to the school. For example, if you borrow $10,000, only $9,573 will disburse to the university to account for the 4.272% origination fee.
- Your parent may apply for a Direct PLUS loan at studentloans.gov and log in using his or her personal information.
- Your parent will need his or her U.S. Department of Education FSA ID to complete this process online and may request an FSA ID at fsaid.ed.gov, if necessary.
- Apply for the PLUS for the entire academic year, if you feel you will need funding for both terms. Your loan will be disbursed in two equal disbursements—one for the fall term, the other for the spring term.
- Be sure to include the amount you wish to receive in PLUS funding on the PLUS request.
- First-time, parent borrowers must complete a Master Promissory Note (MPN) at studentloans.gov.
- Your parent will need to complete a PLUS request (and MPN if applicable) for each child separately.

Repayment
- Repayment begins 60 days after the second disbursement of the PLUS loan, or you may choose to have payments deferred for up to 4 years; however, interest does accrue during this deferment period.
- The amount borrowed determines repayment amounts and the length of the repayment period.
**Alternative Loans**
A number of private educational loans are available to students in need of additional financial assistance after applying for grants, scholarships, and federal loans. The loan applications, interest rates, and other requirements may vary from lender to lender, so be sure to choose a lender who best fits your needs as a borrower.

**General Information**
- The student is the borrower for alternative loans, but most applications require the student to have a creditworthy co-signer.
- A credit check is generally required of loan borrowers.
- You may borrow up to the cost of education minus any other financial aid that the student is receiving. For example, if the cost of education is $20,000 and you are receiving $7,000 in other financial aid, you may borrow a maximum of $13,000.

**Repayment**
- Interest rates vary from lender to lender.
- In most cases, payment may be deferred until the student is out of school; however, interest usually begins accruing immediately.

**Choosing a Lender**
- You are able to apply for a loan through any lender that offers alternative loans. When choosing a lender, you should do your homework and choose a lender that best suits your needs as a borrower. You may apply using Fast Choice at upj.pitt.edu/altloans. Fast Choice offers loan comparisons, loan counseling an debt management resources, and borrowing options to fit your individual needs. Neither the University of Pittsburgh at Johnstown nor the Financial Aid Office endorse, promote, or recommend lenders or any loan products. Please note that Federal Credit Unions generally require membership to be eligible for their loan product.

**Comparing the Federal Direct PLUS Loan to the Alternative Loan**

<table>
<thead>
<tr>
<th>Federal Direct PLUS Loan Program</th>
<th>Alternative Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest rate for the 2015–2016 academic year was fixed at 6.84%. At the time of publication, the 2016–2017 fixed rate was not available.</td>
<td>Most lenders offer variable interest rates (interest is adjusted monthly or quarterly); some lenders have fixed rates.</td>
</tr>
<tr>
<td>Accrued interest capitalizes once at final repayment</td>
<td>Accrued interest may be capitalized monthly, quarterly, or once at repayment, depending upon the lender</td>
</tr>
<tr>
<td>May borrow up to the cost of attendance minus other aid</td>
<td>May borrow up to the cost of attendance minus other aid</td>
</tr>
<tr>
<td>Credit check based upon federal standards (easier to qualify); no debt-to-income ratios or credit-scoring</td>
<td>Borrowers must pass a comprehensive credit check that may include debt-to-income ratios and credit scoring</td>
</tr>
<tr>
<td>Parent is responsible for repayment</td>
<td>Student is responsible for repayment; however, a credit-worthy co-signer is generally required and is equally liable</td>
</tr>
<tr>
<td>Federally insured against death and disability for both the parent and the student</td>
<td>Not federally insured against death and disability</td>
</tr>
<tr>
<td>Payments may be deferred while the student is enrolled at least half-time by contacting your loan servicer.</td>
<td>Payments may be deferred while the student is enrolled at least half-time, depending on the lender</td>
</tr>
<tr>
<td>Interest accrues during deferment</td>
<td>Interest accrues during deferment</td>
</tr>
</tbody>
</table>

**Common Misconceptions About Direct PLUS and Alternative Loans**
- An alternative loan makes the student, not the parent, liable for his/her financial debt. This is true; however, most alternative loan programs require a co-signer. A co-signer is equally liable to repay the loan obligation, so if the co-signer is a parent, then the parent is equally liable to repay. Furthermore, once the loan is disbursed, it appears on both the student’s and the co-signer’s credit reports. Some lenders offer a co-signer release option after so many consecutive, on-time payments.
- An alternative loan is easier to qualify for than a Direct PLUS loan. This is false. The qualification criteria for a Federal Direct PLUS Loan are often not as rigorous as criteria for an alternative loan, meaning that in most cases, a borrower who does not qualify for a Federal Direct PLUS Loan may also be ineligible to receive an alternative loan.
Work Programs

Pitt-Johnstown offers two work programs to students: the Federal Work-Study Program and Campus Employment. While working in one of several departments both on and off campus, you can earn money to help finance your education, learn skills that are beneficial to future employment, and gain work experience that looks great on your resume.

Federal Work-Study

General Information

- You may apply for Federal Work-Study by indicating your interest in student employment on the FAFSA.
- You must show financial need in order to qualify for the program. Financial need is determined by the information you provide when you complete the FAFSA.
- Although federal work-study is considered to be a type of financial aid, you will not receive payment of these funds unless you secure a work-study job.
- Do not subtract federal work-study from your bill. You will receive a bi-weekly paycheck for the hours that you work.
- During the Fall and Spring terms, you may work an average of 10 hours per week. You are not permitted to work more than 150 hours per term. If you reach the maximum amount of eligible work hours before the end of the term, your work-study assignment will end.
- Job postings will be available online (upj.pitt.edu/WSjobs) on July 15. The Financial Aid Office does not place you in a work-study job. Please note: All jobs are filled at the supervisor’s discretion and you are not guaranteed a position. More students are awarded work-study than the number of positions available.
- Full-time and part-time positions are available during the summer. Job postings will be available online (upj.pitt.edu/WSjobs) on May 1.

Campus Employment

General Information

- You do not need to complete a FAFSA in order to be considered for campus employment. (Campus employment is not based on financial need.)
- Individual departments pay for your wages out of their operating budget; therefore, each department determines the number of hours you work and the wage rate you receive. During the fall and spring terms, however, you may not exceed a 20 hour work week.
- Individual departments are responsible for posting employment positions, and Human Resources coordinates payroll for campus employment.
- Job postings can be found online at upj.pitt.edu/WSjobs.
Scholarships

Each year, the University of Pittsburgh at Johnstown's Financial Aid Office awards numerous gift and endowed (G&E) scholarships to deserving students, made available by the generosity of many individuals, clubs, organizations, industries, businesses, and foundations.

General Requirements
To be considered for G&E scholarships, all students must:
- Be enrolled in a degree-seeking program at Pitt-Johnstown.
- Be enrolled for at least 6 credits.
- Demonstrate academic excellence.
- Comply with Pitt-Johnstown's satisfactory academic progress for financial aid.
- Not be in default on an educational loan nor owe repayment on a federal grant.
- Not have earned a Bachelor's Degree.
- Complete the FAFSA by April 1 to be considered for need-based scholarships.

Scholarship Selection, Notification, and Payment
The selection of scholarship recipients is based upon the specific criteria defined by the donor. A student's academic performance and financial need may be considered when deciding amongst qualified candidates. Students will be notified of their scholarship awards via their official award letter. Generally, scholarship awards are made for the entire academic year and disbursed directly to the student's bill in two equal installments.

Freshmen Students
The Admissions Office reviews all freshmen applicants for University scholarship consideration upon admission to Pitt-Johnstown. Students will be notified of their eligibility by a letter, which outlines renewal criteria, from the Admissions Office. If students meet the criteria for receiving a G&E scholarship, the G&E scholarship may be used in place of funds from the University, as long as the G&E budget allows.

Transfer Students & Continuing Students
A scholarship application is available online in late February and must be completed by April 1. You will receive email notification when the scholarship application is available for completion. You must have successfully completed at least 12 credits as a degree-seeking student at Pitt-Johnstown and have earned a cumulative 3.0 GPA to be considered.

Special Considerations
- Students who receive a full tuition scholarship from one or more University source(s) (including tuition remission provided to University employees) are eligible to receive no more than $1,000 in additional G&E funds.
- Students who receive the REB Commuter Scholarship are not eligible to receive additional G&E or University scholarship funds.
- Renewable scholarships are available for up to eight full-time terms or sixteen part-time terms. Students who complete their degrees in less time forfeit their remaining eligibility, except for December graduates, who may receive the full amount of their scholarship during the fall term upon discretion of the Scholarship Coordinator. Students who complete their degrees in more time are ineligible for scholarship assistance beyond the timeframe outlined above.
- Any student who receives scholarship and/or grant awards that total more than Pitt-Johnstown's annual Cost of Attendance (as defined by the Financial Aid Office) will have one or more awards reduced or canceled.
- Recommendations for awards will be sought where applicable, such as athletic-based scholarships or others that specify such requirements.
- For need-based G&E funds, Financial Aid Administrators will consider only those students who have completed the FAFSA and the verification process, if applicable. Financial Aid Administrators will give primary consideration to students who have completed the FAFSA by Pitt-Johnstown's April 1st priority filing deadline.
- Students who are participating in study abroad may continue to receive their scholarship during that term as long as they are enrolled in a Pitt-approved program.
- Students who are participating in the work portion of their co-op programs are ineligible to receive scholarships.
- Limited funds may exist during summer terms.

Please note: The Financial Aid Office (FAO) awards G&E scholarships based upon the information available at the time of the award selection process, including intended major or cumulative GPA, as well as other variables. In the event that this information is inaccurate or has changed, the FAO has the right to reduce, change, or cancel the award.
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 2015 income information you provided on your 2016-2017 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. Your enrollment, domicile, major, dependency and housing statuses are also used to determine your COA. You may receive financial aid up to your established COA, so any awards exceeding it will be reduced accordingly. The table below is based upon Pitt-Johnstown’s established COA for the 2015-2016 academic year and should be used as reference only, as the 2016-17 COA is not yet available. You may need this information to complete your self-certification should you apply for an alternative loan.

**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 2015-16 academic year and should be used as reference only. **Tuition rates for 2016-17 will be available in July 2016, once 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.

### 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 2015 income information you provided on your 2016-2017 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. Your enrollment, domicile, major, dependency and housing statuses are also used to determine your COA. You may receive financial aid up to your established COA, so any awards exceeding it will be reduced accordingly. The table below is based upon Pitt-Johnstown’s established COA for the 2015-2016 academic year and should be used as reference only, as the 2016-17 COA is not yet available. You may need this information to complete your self-certification should you apply for an alternative loan.

### 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 2015-16 academic year and should be used as reference only. **Tuition rates for 2016-17 will be available in July 2016, once 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.

<table>
<thead>
<tr>
<th>Art and Sciences</th>
<th>Engineering</th>
<th>Nursing</th>
<th>Respiratory Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-State</strong></td>
<td><strong>Out-of-State</strong></td>
<td><strong>In-State</strong></td>
<td><strong>Out-of-State</strong></td>
</tr>
<tr>
<td>Tuition</td>
<td>$12,452</td>
<td>$23,268</td>
<td>$13,356</td>
</tr>
<tr>
<td>Room (average)</td>
<td>$5,656</td>
<td>$5,656</td>
<td>$5,656</td>
</tr>
<tr>
<td>Activities Fee</td>
<td>$166</td>
<td>$166</td>
<td>$166</td>
</tr>
<tr>
<td>Computing Fee</td>
<td>$350</td>
<td>$350</td>
<td>$350</td>
</tr>
<tr>
<td>Facilities Fee</td>
<td>$196</td>
<td>$196</td>
<td>$196</td>
</tr>
<tr>
<td>Health Fee</td>
<td>$80</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Recreation Fee</td>
<td>$130</td>
<td>$130</td>
<td>$130</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$22,714</td>
<td>$33,530</td>
<td>$23,618</td>
</tr>
</tbody>
</table>

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

Like any major investment, most families pay for college with a mix of financial aid, current income and savings, and borrowing. Finding the right balance among these resources can save a lot of money over time. The information contained within is intended to provide you with information so you can make informed decisions about the additional financing options—PittPay Payment Plan, Direct PLUS Loans and Alternative Loans—that you can use to satisfy your eBill.

The PittPay Payment Plan

• The PittPay Payment Plan is an optional, interest-free payment plan offered by the University that allows you to make monthly payments toward your bill.
• All students who owe more than $300 per term qualify.
• The enrollment fee is $90 for the annual plan, which covers the fall and spring terms, or $55 per term.
• Students log on to My Pitt at www.my.pitt.edu, select PittPAY Login, then select Payment Plan from the PittPAY menu.
• Authorized Payers log on to student-info.pitt.edu, then select Authorized Payers login to PittPAY, then select Payment Plan from the PittPAY menu.
• Enrollment begins as early as April for the annual, the fall or the summer plans and as early as October for the spring plan.
• For detailed information regarding the payment plan visit payments.pitt.edu/pplan.html.

The Direct PLUS Loan

• Before considering PLUS or Alternative loans, utilize all Federal Direct Loan funds that are available to you—the interest rates and repayment terms are generally more student-friendly.
• Parents borrow money on your behalf, up to the cost of attendance minus other sources of aid. The interest rate is fixed and will be determined in June.
• To apply, your parent must complete the PLUS Loan Application at www.studentloans.gov. Parents must log in as the borrower.
• 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. Don’t panic if the loan is denied you may be eligible for additional unsubsidized loan funds (up to $4,000), or your parents may appeal the decision or apply with a credit-worthy endorser.
• If approved, your parent must complete the PLUS MPN at www.studentloans.gov. To login, your parent must use his/her FSA ID.
• The government deducts an origination fee from the PLUS Loan before it disburses to the University. The origination fee will be determined sometime in October.

Alternative Loans

• You, the student, are the borrower on an Alternative Loan and can borrow up to the cost of attendance minus other sources of financial aid upon the lender’s approval.
• You may choose any participating lender when borrowing through the alternative loan programs. Visit choice.fastproducts.org/ FastChoice/home/337902 to help you determine which private student loan best meets your needs. Remember, interest rates and repayment fees vary from lender to lender.
• A co-signer is typically required. Besides, applying with a creditworthy co-signer generally results in lower interest rates and fees.
• Interest begins accruing immediately on most Alternative Loans. Even if your lender does not require you to make payments while you are enrolled in school, if you can afford to do so, make the interest payments. Otherwise, the interest will accrue over time, and you’ll owe more when you begin repaying your loan.
Academic Progress

Acceptable Academic Standing & Academic Progress for Federal Aid

In accordance with federal regulations, the Financial Aid Office must monitor your progress toward the completion of your degree or certificate. Financial Aid staff members will review the following quantitative and qualitative measures in terms of your cumulative GPA, the cumulative number of credits you have completed, and the timeframe needed for you to complete your program, once annually, upon completion of each spring term.

If you meet the guidelines established, you are considered to be in acceptable standing for financial aid and will be eligible to receive financial assistance for the upcoming academic year. All terms of enrollment, including those where you did not receive financial aid, are included in this evaluation. Transfer credits that count toward your degree requirements at Pitt-Johnstown are also included in this evaluation.

Student Aid Programs Impacted

- Federal Pell Grant
- Federal Direct Student Loan
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal PLUS Loans
- Some alternative loans (check with your lender)
- Most University aid

To maintain PHEAA State Grant eligibility, PHEAA has developed its own progress guidelines, which are different than those found within. For more information about maintaining academic progress for PHEAA State Grants visit upj.pitt.edu/SAP.

GPA Requirement

The minimum GPA requirements are determined by the total time of your enrollment, which includes enrollment outside of the University of Pittsburgh. Cumulative GPA includes credits attempted at any University of Pittsburgh campus. Transfer credits are not included in your cumulative GPA calculation.

- Upon completion of the first academic year, you must achieve a minimum 1.50 cumulative GPA.
- Upon completion of the second academic year and thereafter, you must achieve a minimum 2.00 cumulative GPA.

Credit Requirement

You must successfully complete 67% of the cumulative total number of credits you attempted. For example, if you have attempted 57 credits, you must have successfully completed at least 39 credits to be in acceptable academic standing. All credits for which you are enrolled after the add/drop period are included in this calculation as attempted credits.

- Successfully Completed Credits - Credits in which you earn a grade of A, B, C, D, H, S, or P or those that have transferred toward your degree.
- Course Drop/Semester Withdrawal - Courses dropped or semester withdrawals occurring during the add/drop period will not count as attempted credits. However, after the add/drop period has ended, courses dropped or a semester withdrawals are counted as attempted credits. If you have not earned the minimum number of required credits based upon enrollment as the result of the course drop or semester withdrawal, you will not be making acceptable academic progress.
- Failing/Incomplete Grades - Credits for a course in which you receive failing ("F") or incomplete ("G" or "I") grades are not considered successfully completed; therefore, if you have not earned the minimum number of required credits based upon enrollment as the result of failing or receiving an incomplete grade, you will not be making acceptable academic progress. If you receive a letter grade for an incomplete grade, you must complete the Financial Aid Exception form to have your status re-evaluated.
- Repeated Courses - All completed and attempted credits will be counted toward your 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.
Timeframe for Program Completion
You must complete your program of study within 150% rate of the published length of your program; therefore, to maintain financial aid eligibility, you may not exceed the following number of attempted credits based upon the program in which you 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, if you enroll for less than an average of 15 credits per term, you may exhaust eligibility for certain financial aid programs before successfully completing your degree.

Failure to Meet Established Requirements
The Financial Aid Office will evaluate academic progress upon the completion of each spring term. If you have not maintained the required cumulative GPA, and/or have not successfully completed 67% of your total attempted credits, you will lose financial aid eligibility until you re-establish eligibility or have an Appeal Form approved by the Financial Aid Appeal Committee.

If you have exceeded the established timeframe for program completion and have reached senior status or are pursuing a second degree, you may complete an Appeal Form and provide an advisor-completed Maximum Timeframe Completion Plan Form for reconsideration of aid eligibility.

If you are academically dismissed, you are automatically ineligible for further financial aid until you re-establish your eligibility.

Re-establishing Eligibility
You may re-establish your financial aid eligibility by meeting the SAP requirements: successfully completing 67% of your total attempted credits and earning the required GPA for your grade level. A reevaluation of eligibility will only occur upon receipt of the Financial Aid Exception Form.

If you have grades posted for incomplete coursework, have grades changed, have grades posted upon completion of a study abroad program, or successfully complete future term coursework that resolves the deficiency or deficiencies of not meeting progress, you must complete the Financial Aid Exception Form. Please note that credits taken outside of the Pitt system must transfer in and apply toward your degree to be included in the calculation, and that GPAs earned outside of the Pitt system do not transfer.

The deadline to submit the Financial Aid Exception form is the 60% point of the fall term if you would like to have your financial aid eligibility re-evaluated for either the fall term or the entire academic year or by the 60% point of the spring term if you would like to have your financial aid eligibility re-evaluated for the spring term only.

Written Appeal for Academic Progress
You may appeal only if an extreme circumstance due to events beyond your control contributed to you not meeting the established requirements. Examples of such circumstances include a serious illness or injury that required an extended recovery time or the death or serious illness of an immediate family member, but do not include poor time management or class difficulty. If such mitigating circumstances can be documented for the specific term (s) when the deficiencies occurred, then you should submit an appeal that details the situation that caused the deficiency, along with all supporting documentation and an explanation of what has changed that will allow you to meet the established requirements after the next term. Incomplete forms and requests without proper documentation will not be considered.

The completed Appeal Form and the required documentation must be returned to the Financial Aid Office by the 60% point of the term in which reconsideration is being requested. The appeal form and the required documentation will then be forwarded to the Financial Aid Appeal Committee for review. The committee must determine if you will be able to receive financial aid for one term, based upon your written appeal. The committee's decision is final and may not be appealed. You will receive written notification of the committee's decision.

If an appeal is approved, you will be placed on “financial aid probation” status and your financial aid eligibility will be reinstated for one term only. If you do not make satisfactory progress upon completion of the semester for which the appeal was granted, then you may not receive financial aid from any of the programs impacted, as listed on the previous page, until eligibility is regained. A second appeal will not be considered.
First Year Checklist

Apply for Financial Aid—Complete the FAFSA

- Complete the Free Application for Federal Student Aid online at www.fafsa.gov any time after January 1.
- Submit your FAFSA by April 1 to be considered for Pitt-Johnstown's campus-based aid. Funds are limited, so apply early.
- Use school code 008815, the University of Pittsburgh, on your FAFSA.
- Sign your FAFSA with your Federal Student Aid ID (FSA ID)—set up your FSA ID on fsaid.ed.gov. Your parent should set one up as well.
- Respond promptly should you receive an e-mail from us requesting copies of your and/or your parent's tax return transcripts and W-2 forms for verification. The aid process is halted until you complete the verification process.
- Be sure to complete the FAFSA each year to reapply for financial aid!

PA Residents, Complete the State Grant Form

- The Pennsylvania Higher Education Assistance Agency (PHEAA) considers PA residents who complete the FAFSA by May 1 for the PHEAA State Grant. Submit the FAFSA by May 1 to be considered for the PA State Grant (PHEAA Grant).
- Complete the State Grant form. PHEAA cannot determine your PHEAA Grant eligibility without it. You may complete the State Grant form when filing your FAFSA and being redirected to PHEAA's site. Otherwise you will recieve an email from PHEAA directing you where to complete the State Grant Form.
- Watch for notification from PHEAA regarding your PHEAA Grant award. Is the University of Pittsburgh listed as your school of attendance on the notification? It should be!
- PHEAA may request copies of your tax returns and W-2 forms and will notify you via email should they need this information from you. Be sure to respond promptly to their request.

Receive Your Award Letter from Pitt-Johnstown via your Pitt E-mail

- Your electronic award letter details the types and amounts of financial aid available to you and will be emailed to your Pitt email account.
- Review your award letter and provide us with a list of any outside scholarships or tuition benefits that you may be receiving.
- Haven't received an award letter? Contact us at 814-269-7045 or 800-881-5544 to determine why.
- Want us to discuss your financial aid info with someone else? Fill out the Authorization Release Information form at upj.pitt.edu/faforms
Review Your Financial Aid and e-Bill Online

- Log onto www.my.pitt.edu using the same username/password used to access your Pitt email.
- To Accept or Decline your awards: Student Center Login > Self Service > Student Center > Accept/Decline Awards
- To view your Financial Aid in real time, follow this path: Student Center Login > Self Service > Campus Finances > View Financial Aid > Aid Year
- To access your eBill online, follow this path: PittPay Login > Most Recent eBill
- Fall bills post around July 20 or later and have an August 17 due date.
- Spring bills post around November 20 or later and have December 17 due date.
- Authorize payers to have access to view and to pay your eBill. Your parents probably want this access! To set up authorized payers, follow this path: PittPay Login > Authorize Payers
- eBills are updated monthly. To access your student account, which details your current charges and payments in real time, follow this path: PittPay Login > Student Account Details
- For information regarding your eBill, other PittPay services or the optional payment plan, contact the Business Office by emailing upjbills@pitt.edu or by calling 814-269-7040 or 1-800-444-4875.

Apply for a Federal Direct Loan—A Two Step Process
Log onto www.studentloans.gov, click the green Log In button, enter your FSA ID and password

- Step 1: Complete Entrance Counseling
- Step 2: Complete your Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN)

Accept or Decline your Financial Aid Awards

- Step 1: Log into http://my.pitt.edu
- Step 2: Click on “Student Center Login”
- Step 3: Click on “Self Service”
- Step 4: Click on “Student Center”
- Step 5: Click on “Accept/Decline Awards”
- Step 6: Click on the Aid Year you wish to view (example below: select “2017”)

Your award package will show any grants, scholarships, loans, or work-study that you are eligible to receive for the academic year.

To accept specific loan or work-study awards and decline others, use the check boxes in the “Accept” and “Decline” columns to accept/decline individual awards. To reduce an award, change the amount in the accepted column to the amount you wish to receive. Please note that this amount will be divided equally between fall and spring.

To accept all loans and work-study listed in your award package, select “accept all” and click “Submit”. To decline all loans and work-study listed in your award package, select “decline all” and click “Submit”.

- Step 7: Select “Yes”
- Step 8: On the confirmation page, select “OK”

Check your Pitt Email and Campus Mailbox Often

All University offices send important information to your Pitt email account and to your campus mailbox, so be sure to check them often. ALL STUDENTS are provided a mailbox on campus.
Deferment, Forbearance, and Repayment Plans
If you experience difficulty making payments, we urge you to contact your loan servicer. They can present you with several options that may help ease your financial difficulties, including deferment, forbearance, or alternative repayment plans.

**Deferment**
A deferment enables borrowers to temporarily postpone loan repayment for specified periods of time based on certain events or criteria. If interested, you must apply for a deferment through your loan servicer. If you have a Direct Subsidized Loan, interest will not accrue on your loan during the deferment; however, if you have a Direct Unsubsidized Loan, interest will accrue and you will be responsible for paying this interest, by either making payments during the time of the deferment or having the interest capitalized. Please note that you must continue to make payments on the loan until you are notified that the deferment has been approved.

**Forbearance**
If you fail to meet the eligibility requirements for deferment, you can receive forbearance, a temporary postponement or reduction of payments. Unlike deferment, interest accrues, and you accept responsibility for repaying it. You must apply for forbearance with the Direct Loan Servicing Center, who will grant you forbearance for increments of one year. Please note that you must continue to make loan payments until you have been notified that the forbearance has been granted.

**Repayment Plans**
Student loan repayment schedules fall into one of three categories:

- **Level**—The monthly installment typically remains the same throughout repayment term; small changes in the monthly payment amount may occur for loans with a variable interest rate if the annual interest rate increases.

- **Graduated**—The monthly installment varies during repayment. Typically, a graduated repayment schedule allows borrowers the option of smaller payments during the beginning of the repayment period. Some graduated payment programs base the monthly payments on interest-only for a limited period of time; others may allow a payment that is smaller than a level payment but still covers some principal and interest, while some programs base the monthly payment on a percentage of the borrower’s income for a limited period of time. Contact your loan servicer to determine which type is best for you.

- **Income Sensitive**—The monthly installment is based on your monthly gross income and total student loan debt. To apply for an Income-Sensitive Repayment Schedule for the next 12 months, contact your loan servicer. You may be required to submit documentation of your monthly income.
Deferment, Forbearance, and Repayment Plans

If you fail to meet the eligibility requirements for deferment, you can receive forbearance, a temporary postponement or reduction of temporary postponement of loan repayment for specified periods of payments during the time of this interest, by either making you will be responsible for paying will not accrue on your loan criteria. If interested, you must Direct Subsidized Loan, interest capitalized. Please note that you Graduated covers some principal and interest, while some programs base the monthly payment on a percentage of the borrower's income for a enrollment based on certain events or documentation of your monthly income. Failure to repay a loan according to the terms agreed to when you signed a promissory note. The consequences of a default are severe and include inability to obtain more credit (such as to buy a car or a house), forfeiting any tax refunds you may receive, your employer being ordered to withhold what you owe from your paycheck, and possible lawsuits, collection, and attorney fees in addition to the repayment of your loan.

Expected Family Contribution (EFC)

Your EFC is the result of the income information that you and your parents provided on the FAFSA and is listed on your Student Aid Report. Your financial need is calculated by subtracting your EFC from your Estimated Cost of Education. The EFC is calculated using factors such as your family's income and assets, the size of your household, and the number of people in your family attending a post-secondary institution.

Financial Aid Administrator (FAA)

An individual who works at a college or career school and is responsible for preparing and communicating information on student loans, grants or scholarships, and employment programs. The FAA and staff help students apply for and receive financial aid. The FAA is also capable of analyzing financial need and making professional judgment changes when necessary.

Financial Aid Package

The total amount of financial aid, that may include grants, scholarships, work-programs, and student loans, a student is offered by the school. The Financial Aid Administrator at a postsecondary institution combines various forms of aid into a “package” to help meet a student's education costs. Because funds are often limited, an aid package might fall short of the amount a student needs to cover the full cost of attendance. Also, the amount of federal aid in a package is affected by other sources of aid received (scholarships, state aid, etc.).

Free Application for Federal Student Aid (FAFSA)

The FAFSA assesses your eligibility to receive federal financial aid, such as grants, loans, and work-study, the PHEAA Grant, and various sources of institutional aid. Your eligibility is based upon the income information that you report on the FAFSA. You can complete the application online at fafsa.gov. A Student Aid Report (SAR, see below) will be emailed to you within two weeks after you complete the FAFSA.

Full-time

For a student to be considered enrolled “full-time,” he/she must take at least 12 credits per term. Your enrollment status directly affects the amount of financial aid you will receive each term and your Academic Progress to maintain future financial aid eligibility. See pages 9 & 10 for a more detailed discussion of Academic Progress.

Half-time

For a student to be considered enrolled “half-time,” he/she must take at least 6 credits per term. Your enrollment status directly affects the amount of financial aid you will receive each term and your Academic Progress to maintain future financial aid eligibility. See pages 9 & 10 for a more detailed discussion of Academic Progress.

Master Promissory Note (MPN)

A legal-binding document—your promise to repay—that you sign when you receive a student loan. The MPN lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan, and also include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower.

Principal

The amount of money borrowed. Interest is charged on this amount.

Satisfactory Academic Progress

To be eligible to receive federal student financial aid, you must meet and maintain Pitt-Johnstown’s standards of satisfactory academic progress toward a degree or certificate. See pages 9 & 10 for a more detailed discussion of Academic Progress. The requirements for maintaining eligibility for the PHEAA State Grant differ from those reported within. The sidebar at upj.pitt.edu/SAP details the requirements for PHEAA.

Student Aid Report (SAR)

After you apply for federal student financial aid, you will get your FAFSA results in an e-mail or a letter within a few days/weeks after you FAFSA has been processed. Your SAR details all the information you provided on your FAFSA and helps to determine your eligibility for federal student aid.