2017-2018
GUIDE TO FINANCIAL AID
At the University of Pittsburgh at Bradford, we believe that cost should not deter any student from getting a college education.

In 2016-17, 98.9% of full-time students who applied for aid received some type of assistance, and more than 69% of new freshman received a merit scholarship, which they can receive all four years as long as they maintain eligibility. In fact, in 2016-17, the average financial aid award was roughly $17,990 for in-state students and $25,800 for out-of-state students.

Let us help you make your educational dreams a reality. We hope this comprehensive guide to the financial aid process will answer many of your questions.

Take some time to read over this information.

If you have questions, please contact a financial aid counselor by calling 814-362-7550 or by email: finaid@list.pitt.edu

If you have questions about a bill, call 814-362-7602 and speak with Enrollment Services.
Student Financial Aid Rights and Responsibilities

**Students have the right to know:**

- What financial aid programs are available.
- The deadlines for submitting applications for each of the financial aid programs available.
- How financial aid is distributed and how decisions on that distribution are made.
- How financial need is determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in the student budget.
- What resources (such as parental contribution, other financial aid, student and family assets, etc.) are considered in the calculation of financial need.
- How much of the financial need, as determined by the institution, has been met.
- An explanation of the various programs in the student aid package.
- The school's refund policy.
- What portion of the financial aid must be repaid and what portion is grant aid. If the aid is a loan, the student has a right to know what the interest rate is; the total amount that must be repaid; the repayment procedures; the length of time to repay the loan; and when repayment is to begin.
- How the school determines satisfactory academic progress and what happens if progress is less than satisfactory.
- That all documents submitted to the Office of Financial Aid are confidential.

- Complete all documents required for financial aid accurately and submit them before the deadlines to the proper place.
- Provide correct information. In most instances, misrepresentation of information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- Read, understand and retain a copy of all forms requiring signature.
- Accept responsibility for all signed agreements.
- Return all additional documentation, verification, corrections, and/or new information requested by the financial aid office.
- Be aware of the school's refund procedures.
- Participate in an entrance interview before applying for loans from any source. The interview will review available loans and the terms and conditions of each.
- Participate in an exit interview prior to graduation or transferring to another school.

**Awards are Subject to Change**

⇒ Financial aid applications are evaluated using general information provided by the student concerning enrollment plans (full- or part-time study), housing status, dependency status, and state residency.
⇒ Should any of this original information change, the financial aid package will be reviewed and may be adjusted by this office.
⇒ A change to less than full-time enrollment may cause awards to be canceled, as some programs of financial aid are only available to full-time students.
⇒ Changes to housing arrangements may affect financial aid.
⇒ If financial aid awards assumed In-State tuition assessment and the student is assessed tuition as Out-of-State, financial aid will be reviewed and adjusted.
⇒ If changes are necessary, our office will make the necessary adjustments to financial aid at the time we are aware of the changes. A revised award notification will be sent accordingly.

**Student and financial aid recipients responsibilities are to:**
### 2017-18 "ESTIMATED" BILLING (Academic Year – Fall & Spring Terms)
These are only estimates. The Enrollment Services Office will process actual billing charges in July.

<table>
<thead>
<tr>
<th></th>
<th>Tuition</th>
<th>Fees</th>
<th>On Campus Room &amp; Board</th>
<th>Totals</th>
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<td>Full-Time PA Resident</td>
<td>$12,941</td>
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<td>$9,439</td>
<td>$23,300</td>
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<td>Full-Time PA Resident/Nursing</td>
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<td>Full-Time Out-of-State</td>
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<td>$34,543</td>
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<td>Full-Time Out-of-State/Nursing</td>
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<tr>
<td>Part-Time PA Resident</td>
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<td>$325</td>
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<td>N/A</td>
</tr>
<tr>
<td>Part-Time PA Resident/Nursing</td>
<td>$691 / Credit</td>
<td>$325</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Part-Time Out-of-State</td>
<td>$1,007 / Credit</td>
<td>$325</td>
<td>N/A</td>
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<tr>
<td>Part-Time Out-of-State/Nursing</td>
<td>$1,284 / Credit</td>
<td>$325</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

- Room/board is based on an average of double-room and double-room (4) occupancy and an average of 145 flex and 195 flex meal plans.
- Full-time is considered 12-18 credits per term.
- There may be additional fees depending on the classes taken.
- Also, plan on spending about $590 each semester for books.

### Understanding Your Award

Financial aid is awarded from three major sources: federal, state and institutional funds. A financial aid award is made up of one or several different types of aid: grants/scholarships, loans and work opportunities.

Financial need is determined by calculating the difference between Expected Family Contribution (EFC) and the expected total cost of attending school for a year. The EFC is determined by the information provided on the Free Application for Federal Student Aid (FAFSA). After the FAFSA is filed, a Student Aid Report (SAR) is received via email from the federal processor with the EFC listed on the first page. Cost of attendance (COA) is comprised of average tuition, fees, room and board, transportation, and personal costs. EFC and COA can be viewed on the Financial Aid tab in the Student Service Center.

These screen shots are provided as a reference for how to view your information in the Student Service Center. Notice, this screen shot is for the full aid year; it is also possible to view each semester separately.
GRANTS AND SCHOLARSHIPS

Federal Pell Grant – Awarded to students based on need. EFC and enrollment status determine eligibility based on the U.S. Department of Education Pell Payment Schedule. Limited to six (6) years.

Federal SEOG – (Supplemental Educational Opportunity Grant) – This award is based on need. It is funded by the federal government but administered by the school. Must be Federal Pell Grant eligible. Priority is given to the students with the most need. Awards may differ from school to school.

Pennsylvania State Grant – Must be a PA resident at least 12 months prior to enrolling in the university and must have completed the FAFSA by May 1. Eligibility and amount are determined by Pennsylvania Higher Education Assistance Agency (PHEAA), not the university. For questions regarding residency, status notice information or income validation call PHEAA at 1-800-692-7392.

Panther Scholarships – Scholarships awarded to first-time, full-time freshmen and transfer students by the Office of Admissions based on GPA, SAT/ACT, coursework and housing criteria. These scholarships are renewable for up to four continuous years if certain criteria (defined in the notification letter) is maintained. These scholarships are not refundable. In some instances a Panther Scholarship is reduced, for example, when a student gets a full tuition scholarship and the Panther Scholarship exceeds fees and/or on-campus costs. Newly admitted, full-time freshman and transfer students without U.S. citizenship may also qualify.

Go Beyond New York State Award — New, full-time, incoming students from Allegany, Cattaraugus, Erie, or Chautauqua counties in New York state may qualify for this award. This award enables students to pay the same standard tuition (non-nursing) as PA residents instead of the higher out-of-state tuition. For more information, contact the Office of Admissions.

Seneca Nation Book Award — New full-time students with tribal identification cards may be eligible for an award for the purchase of books and supplies from the Panther Shop.

Donor Scholarships – These scholarships are awarded to returning students only. They are not automatically renewed each year. Priority consideration is given to students who complete a FAFSA by March 1 of each year, enrolled in at least 6 credits by April 15, and have at least a 2.0 cumulative GPA. Students will be required to submit a thank-you note to be considered in subsequent years. Completion of the verification process, if selected, is required before the scholarship will be credited to student accounts.

SELF HELP

Federal Work Study – This is a need based program. It is funded by a match between the federal government and the school. An award of work study does not guarantee a position; all jobs are filled at the discretion of individual departments. Biweekly paychecks are deposited for hours worked; the amount is not deducted from the student account balance.

Federal Perkins Loan:
• Funded by the federal government and administered by the university.
• Need based. The Office of Financial Aid determines eligibility and the amount of the loan. It is not uncommon for loan awards to differ from school to school.
• Fixed low-interest (5%) subsidized loan. Repayment begins 9 months after the student is no longer enrolled or drops below 6 credits.
• Must file the FAFSA by March 1 for priority consideration. Loan is not automatically renewed from year to year.
• Only students who received a Federal Perkins loan in 2016-17 are eligible to receive one in 2017-18. The federal government is discontinuing this program in September 2017.

Federal Direct Student Loan:
• This is a federally guaranteed loan in the student’s name.
• Generally a student cannot be turned down for a Federal Direct Student Loan unless they have defaulted on a previous student loan or are not a U.S. citizen or eligible non-citizen.
• Must be enrolled in at least 6 credits.
• Repayment begins 6 months after the student is no longer enrolled or drops below 6 credits.

**Subsidized** Federal Direct Student Loan:
• Need based. Interest accrued on this loan is paid by the federal government while the student is enrolled in at least 6 credits.
• Interest accrues during repayment at a fixed rate of 3.76% as of July 2016.

**Unsubsidized** Federal Direct Student Loan:
• Not need based. The student is responsible for the interest that accrues on the loan from the time it is disbursed until it is paid in full.
• Interest accrues at a fixed rate of 3.76% as of July 2016.

**Notes** —
• Students registered in a two-year program, the base amount cannot exceed $6,500. This includes all associate degree programs, Engineering programs, and Pre-Radiological Science programs (prior to attending BRMC).
• The maximum base amount for pre-nursing (PASN) is $5,500.
• The amounts and types may vary depending on financial need and budget.
• Independent and Dependent Status are determined by information provided on the FAFSA.
• The Financial Aid Office will determine what portion of the Federal Direct Student Loan will be subsidized or unsubsidized according to your demonstrated financial need.
• Loan proceeds: The guarantor will notify students when funds will be disbursed by the servicer.
• A fee of 1.068% will be deducted from the gross amount of loan borrowed, so take that into consideration when determining the amount to borrow.
• Federal Direct Subsidized Student eligibility is limited to 150% of program of study for new borrowers effective on or after July 1, 2013. For example, a four year program has six years of subsidized eligibility; two year programs have three.

**FIGURING OUT YOUR FINANCING**

When borrowing, it is important to consider how to manage debt when repaying the loan.
• A manageable level of debt payment is considered to be between 8% and 15% of your first year's gross income.
• Monthly student loan payments normally last up to 10 years.

This chart shows an estimated monthly payment for loans with different interest rates.

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>6.8%</th>
<th>7.9%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$58</td>
<td>$61</td>
</tr>
<tr>
<td>$10,000</td>
<td>$116</td>
<td>$121</td>
</tr>
<tr>
<td>$15,000</td>
<td>$173</td>
<td>$182</td>
</tr>
<tr>
<td>$25,000</td>
<td>$288</td>
<td>$302</td>
</tr>
</tbody>
</table>

**Federal Direct Student Loan Process**

Direct Lending is a program in which borrowers obtain loan funds directly from the U.S. Department of Education.

All new student borrowers, who wish to borrow Federal Direct Student loans, must complete the Federal Direct Loan **E-MPN and Entrance Counseling** prior to the disbursement of any loan funds.

In the meantime, it is important to review the Federal Direct Student Loan eligibility chart. The Office of Financial Aid will offer the Federal Direct Student Loan for the maximum amount students are eligible based on the number of credits completed and program of study.
• Students must accept or reduce the amount they are

<table>
<thead>
<tr>
<th>IF you have earned…</th>
<th>Yearly BASE Amount eligible for up to: (Independent students/Dependent students with Federal Direct PLUS Loan Denial)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-23 Credits</td>
<td>$3,500 (sub or unsub) &amp; $2,000 (unsub)</td>
</tr>
<tr>
<td>24-53 Credits</td>
<td>$4,500 (sub or unsub) &amp; $2,000 (unsub)</td>
</tr>
<tr>
<td>54+ Credits</td>
<td>$5,500 (sub or unsub) and $2,000 (unsub)</td>
</tr>
<tr>
<td>Previous Degree</td>
<td>Depends on credits accepted for current degree and program enrolled in</td>
</tr>
<tr>
<td></td>
<td>Yearly Additional amounts: eligible for up to: (Independent students/Dependent students with Federal Direct PLUS Loan Denial)</td>
</tr>
<tr>
<td></td>
<td>$4,000 (unsub)</td>
</tr>
<tr>
<td></td>
<td>$4,000 (unsub)</td>
</tr>
<tr>
<td></td>
<td>$5,000 (unsub)</td>
</tr>
</tbody>
</table>
Ways to Meet the “Gap”

Federal Direct Parent PLUS Loans — The Federal Direct Parent PLUS Loan is a credit based loan with a fixed interest rate of 6.31% as of July 2016, with default and up-front origination fees of 4.272% as of July 2016.

Students must be enrolled at least half-time in a degree seeking program, be meeting the Federal Academic Progress Standards (SAP), and have a completed FASFA on file for parents to access a Federal Direct Parent PLUS loan.

The borrower must be either a biological or adoptive parent, or step parent. Parent borrowers and their student must be U.S. citizens or eligible noncitizens and not currently in default on federal aid. Through the Federal Direct Parent PLUS Loan Program, parents of dependent students may borrow up to the cost of education less any other financial aid received by the student.

If a parent is denied a Federal Direct Parent PLUS Loan, the student may automatically be considered for an additional unsubsidized Federal Direct Student loan in an amount up to $4,000/year for freshman and sophomores and up to $5,000/year for juniors and seniors. Students will receive an email to their Pitt email asking if they want additional unsubsidized loan funds. Students must respond in order for these funds to be processed.

Parent borrowers also have the option to either appeal the credit decision with the U.S. Department of Education or get an endorser for the loan by choosing the associated bubble on the results page after submitting the online Federal Direct Parent PLUS Loan application at studentloans.gov.

How to Apply:
1. First, complete the Free Application for Federal Student Aid (FAFSA).
2. Then, calculate how much to borrow and determine the loan period. The total amount to borrow is equal to the student’s Cost of Attendance minus other Estimated Aid (these figures are listed on the student’s Student Aid Summary in the student center).
3. Next, calculate the loan fee. Divide the total loan amount by 0.957 (≈ 4.272%). Request $10,449 ($10,000/0.957 ≈ $10,449) to receive a total of $10,000.
4. Initiate a Federal Direct Parent PLUS Loan application and sign a master promissory note at studentloans.gov (for questions call a customer service representative at 1-800-557-7394). For detailed instructions, go to www.upb.pitt.edu/plus.

Please note that it can take approximately 4-6 weeks for a Federal Direct Parent PLUS Loan to be processed; parents are encouraged to file the application when bills go out in July to allow time for the loan funds to arrive at the school.

Directions for Changing a Federal Direct Parent PLUS Loan:
To change a Federal Direct Parent PLUS loan, the parent borrower must submit a written request from the email address used to apply for the Federal Direct Parent PLUS loan to the Financial Aid Office. Please be sure to sign the request and include a phone number where the parent borrower can be contacted. If it has been more than 180 days since the initial credit check was completed, the Parent Borrower will need to complete a new PLUS loan application at studentloans.gov for an increase.

Repayment Options:
Repayment does not begin until 60 days after the loan is fully disbursed to the school (for a full-year loan, after the spring portion is disbursed to Pitt-Bradford). Automatic deferment while the student is attending school is an option on the loan application. Additional information regarding repayment can be found at studentloans.gov.

Federal Loan Servicers:
Not sure who your Federal Loan servicer is? Look it up on National Student Loan Database System, or call the Federal Student Aid Information Center at 800-4-FED-AID.

Alternative Loans
• A private alternative loan is a non-federal loan, through a private lender, typically in the student’s name and
usually requiring a cosigner. Approval and interest rates are based on the creditworthiness of the borrower and cosigner. Each alternative lender has different eligibility requirements, loan rates, terms, and conditions.

- The Office of Financial Aid can assist with information on lenders. **FAST CHOICE** is a landing page that offers comparisons of loans, loan counseling, and borrowing options to fit your individual needs. However, the University of Pittsburgh at Bradford does not endorse, recommend nor promote any particular lender.

- The loan must go through a credit check for approval. Students may borrow up to the cost of attendance less other financial aid.

- Interest rates vary. Payment may be deferred until a student is out of school or enrolled in fewer than 6 credits; however, the interest will be accruing and should be paid, if possible, while in school. These private education loans do not have an interest rate cap and may or may not be a fixed interest rate.

- Federal guidelines determine the time line for actual disbursement of funds. The Financial Aid tab on the Student Service Center at [my.pitt.edu](http://my.pitt.edu) provides cost of attendance information needed for the self-certification process of the alternative loans. Click on the above link for additional information.

- The Self Certification form can be downloaded from [here](http://www.upb.pitt.edu/Paymentplan).

### PAYMENT PLAN

The university offers a payment plan each semester for balances of $500 or more. Access PittPay and view the most recent eBill. Click on the Payment Plan option to walk through the steps of enrollment. There is a nonrefundable fee charged each semester the Payment Plan is used. Contact Enrollment Services at (814) 362-7602 or [upbacct@pitt.edu](mailto:upbacct@pitt.edu) for more detailed information or view the Web information: [www.upb.pitt.edu/Paymentplan](http://www.upb.pitt.edu/Paymentplan).

### OTHER IMPORTANT INFORMATION

#### RELEASE OF STUDENT INFORMATION TO PARENTS AND OTHERS

The Family Educational Rights and Privacy Act of 1974 (FERPA), as amended, states that when a student begins attending a college or university, the rights previously held by the parents shall be accorded to the student. This means, after classes begin, the Office of Financial Aid cannot speak to anyone other than the student without the student’s written permission.

The university may release information to the parents of a student, without the student’s written consent, only if the student is a dependent as defined in Section 152 of the Internal Revenue Code of 1954.

The payment of a student’s tuition by the parent does not, by itself, give the parent access to a student’s record. You may request this form from the Enrollment Services Office.

#### RENEWAL OF FINANCIAL AID

Financial Aid awards are not automatically renewed each year. The **FAFSA** for the 2018-19 academic year will be available after October 1, 2017. The priority deadline for filing is March 1. Pennsylvania’s state grant deadline is May 1.

#### MAKING CORRECTIONS ON YOUR FAFSA

Students may jeopardize their eligibility for financial aid if corrections are made to the household or income/asset sections of the FAFSA after a financial aid award letter is received. Making corrections also increases the likelihood of being selected for verification. If students need to make corrections, it is important to contact the Office of Financial Aid.

#### CHANGES IN CIRCUMSTANCES

It is the student’s responsibility to report changes that may affect eligibility for financial aid: for example, a scholarship that is not listed on the award letter, or if enrollment, residency or housing status changes, let the Office of Financial Aid know.

#### SPECIAL CONDITIONS

If circumstances are not reflected in the information provided on the FASFA, contact our office. The Office of Financial Aid will only make earned income adjustments after the 2016 federal taxes are completed. IRS Tax Transcripts and w2s from both 2015 and 2016 must be submitted for review no later than the end of the first week of April 2018. Changes may be made retroactive to the 2017 fall semester.

#### SUMMER FINANCIAL AID

If you are thinking of taking summer classes, there may be limited financial assistance, usually in the form of
student and parent loans and/or Federal Pell Grants.

You need to be registered in at least 6 credits and have loan eligibility left from the 2017-18 year to receive a Federal Direct Student Loan for summer.

Alternative educational loans are also available if you have no federal student loan eligibility left from the 2017-18 year. If you wish to borrow for summer, complete the Summer Term Student Aid Request form after registering for summer classes. You will then be contacted regarding summer aid eligibility and options.

STUDY ABROAD
If you are planning to participate in a Study Abroad program contact the Office of Financial Aid as early in the term before the study abroad experience as possible so that we may help you plan for your term abroad. Financial aid is available for Pitt approved programs only.

VETERAN AND SOLDIER BENEFITS
Pitt-Bradford does not have a veteran’s liaison on-campus; only a certifying official. It is the responsibility of the veteran to obtain the proper paperwork, and file the necessary applications on-time for their benefits.

Pitt-Bradford requires a Letter of Eligibility (LOE) before we can certify any benefits.

Also, for those that receive Federal Tuition Assistance (FTA), veterans must submit the Army Tuition Assistance Authorizations for all approved classes.

VA Beneficiaries must notify the Office of Financial Aid of all changes in enrollment.

www.upb.pitt.edu/veterans
www.gibill.va.gov
www.goarmyed.com
www.vabenefits.vba.va.gov/vonapp/default.asp

MAILING ADDRESS
All correspondence from the university will be mailed either to the permanent/mailing address provided on the admission application or to your campus mailbox (if you live on campus). It is your responsibility to keep addresses current, which includes off-campus addresses. Change of Address Forms are in the Enrollment Services Office.

PITT-BRADFORD EMAIL
Students admitted to Pitt-Bradford will receive a Pitt email account. This is the official means of communication. If you use a private account, please forward your Pitt email to your private email so that you will receive the important information that is sent directly to the student or the student distribution list from the this office.

VERIFICATION OF FAFSA INFO

NEW STUDENTS: If you are selected for verification, we will not be able to credit your student account with federal funds until you have completed the verification process.

RETURNING STUDENTS: If you are selected for verification, you will not be awarded federal funds until you have completed the verification process and your FAFSA status is Official.

Both new and returning students will receive a Verification Worksheet or packet of verification materials to complete and return to our office via email.

COPIES OF FEDERAL TAXES
FAFSA filers are strongly encouraged to use the IRS Data Retrieval Tool (IRS DRT). This process allows the IRS to automatically pre-fill FAFSA income questions. The IRS DRT will be available at the end of February.

If an applicant selected for verification has not successfully transferred information from the IRS, or has changed information provided by the IRS, the DOE expects the institution to require the applicant, and if necessary, the applicant’s spouse or parent(s), to provide an IRS Tax Return Transcript (*some conditions do apply):

IRS TAX RETURN TRANSCRIPT
Tax filers can request a transcript of their 2014 tax return from the IRS, free of charge, in one of three (3) ways:
• Online request – www.irs.gov
• Telephone request – 1-800-908-9946
• Paper request – IRS Form 4506T-EZ

*Some applicants who are selected for verification
will not be able to participate in the IRS DRT and will need to submit an IRS Tax Return Transcript of 2015 tax year information for the applicant and/or their parents/spouse (as applicable) to their institution. The list includes the following:

1. When the applicant or parent did not use the IRS DRT – either at initial FAFSA filing or when making corrections.
2. When information included on the FAFSA using the IRS DRT was subsequently changed.
3. When a married independent applicant and spouse filed separate tax returns.
4. When the married parents of a dependent student filed separate tax returns.
5. When an applicant or applicant’s parents had a change in marital status after the end of the tax year on 12/31/15.
6. When the applicant, or parents, or spouse, as applicable, filed an amended tax return.
7. When the applicant, or parents, or spouse, as applicable, did not file a U.S. 1040/A/EZ tax return (this includes U.S. territory tax returns and foreign country tax returns).

**IRS NON-TAX FILER STATEMENT**
If you or your parents are selected for verification and did not file a federal tax return for 2015 a letter from the IRS is required. To request this letter, complete IRS 4506-T and submit it to the IRS. Send the letter with other verification materials to the Office of Financial Aid.

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**Pitt-Bradford Satisfactory Academic Progress Policy**

The Office of Financial Aid is required by federal regulations to monitor student progress toward the completion of a degree. Below are the guidelines, which determine if a student is maintaining Satisfactory Academic Progress (SAP).

Student progress will be reviewed at the end of each spring term. Students will be notified in writing by the Office of Financial Aid if not meeting academic progress and given instructions on the appeal requirements and process. Those not making progress will be denied student aid. This includes:

- Federal Pell Grant
- Federal SEOG (Supplemental Educational Opportunity Grant)
- Federal Direct Student Loans
- Federal Perkins Loans
- Federal Direct Parent PLUS Loans
- Most University funds*

*Merit scholarship recipients (Panther, and Dean’s), must meet housing and GPA requirements (CUM 2.25 at the end of the spring term) to receive the award. CHS and Bridges scholarships, Go Beyond NYS, and Seneca Book Award must meet minimum GPA requirements (CUM 2.25 at the end of the spring term).

If a student is academically dismissed or leaves to attend elsewhere (ie., transfer to another institution) and then later return to Pitt-Bradford, the student is no longer eligible to receive the original scholarship awarded.

**STANDARDS OF ACADEMIC PROGRESS FOR FINANCIAL AID**

- Full- and part-time students who are in their first academic year must complete 67% of all attempted credits and must maintain a 1.5 Cumulative GPA.
- Full- and part-time students who are in their second or greater academic year must complete 67% of all attempted credits and must maintain at least a 2.0 cumulative GPA.

**WHAT TO DO IF DENIED AID DUE TO SAP**

If denied aid, students have the option of paying for classes using their own funds until they reach satisfactory academic progress.

Or, if a student has experienced circumstances beyond their control, they may appeal the decision to the Financial Aid Appeal Committee using the Satisfactory Academic Progress Appeal Form that was sent via email following the spring semester.

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**Examples of Documents Needed for Appeals**

<table>
<thead>
<tr>
<th>Family Circumstances</th>
<th>Medical Concerns</th>
<th>Work Circumstances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage or Birth Certificate, Divorce Papers, Court Documents, Police Report, Copy of plane tickets</td>
<td>Copy of medical bills; Letter from Doctor: verifying illness or treatment, supporting your ability to handle an academic course load</td>
<td>Letter from Employer verifying unemployment or reduced hours</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Death</th>
<th>Emotional Concerns</th>
<th>Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Certificate, Obituary, Memorial Service Bulletin</td>
<td>Letter from Counselor/Therapist verifying treatment and supporting your ability to handle academic course-load</td>
<td>Original police report, Medical documentation, Car repair bills</td>
</tr>
</tbody>
</table>
Incomplete forms and requests without proper documentation will be automatically returned to the student for completion. Appeal must include:

- An explanation of why the student failed to make satisfactory academic progress
  **AND**
- What has changed that will allow the student to make satisfactory academic progress at the next evaluation.

The completed appeal and the required documentation must be submitted to the Office of Financial Aid. The appeal form and the required documentation will then be forwarded to the Financial Aid Appeal Committee for review. The decision of the Appeal Committee is final and may not be appealed. Students will receive email notification of the committee’s decision.

If an appeal is approved, the student is placed on “financial aid probation” or “academic plan” status and Title IV aid eligibility is reinstated for the next payment period or term (with possible requirements specified by the school). If the student does not make satisfactory progress or meet requirements of the academic plan by the end of the next payment period or term, the student loses eligibility for Title IV aid again. The student must then complete at least six credits on their own before they can appeal again.

**PHEAA (PA STATE GRANT) ACADEMIC PROGRESS**

PHEAA has separate guidelines for checking academic progress. Students will be notified by PHEAA if they are not making progress for their state grant. All appeals for this grant are handled through PHEAA directly.

Generally speaking, full-time students, must complete 24 credits per academic year. Part-time students must complete 12 per academic year.