GUIDE TO UNDERSTANDING: AID AND COSTS

Expectations:

Financial aid is calculated for the year—Charges are applied for the term. Typically half of your financial aid will be allocated for fall, and the other half for spring.

Balance Due Notifications are sent via email—students will get an email when Balance Due Notifications are available. The University does NOT mail out paper bills.

⇒ In late July—Fall term charges will be available to view. This includes half of all annual expenses and is due in September.
⇒ In November—after a student is registered for the Spring term the spring term Balance Due Notification will be available to view. This will look similar to the Fall charges and will be due in January.

Federal Work Study (FWS) amounts—this is money that is paid directly to the student, for hours worked, IF they obtain a work study position. These amounts DO NOT get applied to the charges and are not listed as Anticipated Aid on the Account Activity.

Housing and Tuition deposit, (if applicable) will only be credited toward Fall charges—Spring charges will likely be slightly higher than your Fall charges for this reason.

Sample Account Activity (Details): Spring 2020

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/15/2020</td>
<td>Parking and Transportation Fee</td>
<td>$40.00</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Recreation Fee</td>
<td>$72.00</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>UG Tuition UPB PA</td>
<td>$6,599.00</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Student Activity Fee</td>
<td>$80.00</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Computer/Network Service Fee</td>
<td>$175.00</td>
</tr>
<tr>
<td>11/15/2020</td>
<td>Wellness Fee</td>
<td>$75.00</td>
</tr>
<tr>
<td>Anticipated</td>
<td>Federal Subsidized Loan 01</td>
<td>-$2,721.00</td>
</tr>
<tr>
<td>Anticipated</td>
<td>Federal UnSubsidized Loan 01</td>
<td>-$990.00</td>
</tr>
<tr>
<td>Anticipated</td>
<td>Discover Ugrd Loan 01</td>
<td>-$5,750.00</td>
</tr>
</tbody>
</table>

Term Balance: -$2,420.00

Numbers without negative signs (-) are CHARGES to the account.

Negative signs (-) before numbers, above example: Anticipated: Federal UnSubsidized Loan 01, -$990.00, indicate a CREDIT and are being subtracted from your balance due:
* a payment,
* financial aid disbursement,
* scholarship applied, etc.

See updated information on your most recent 2021-2022 Financial Aid Offer sent to your PITT email and available for acceptance in your Student Center, via the PittPortal (computer) or HighPoint (mobile).
Your next steps for Financial Aid — Before financial aid can be applied to a student’s account, complete the following tasks:

**Matriculate**— Make your commitment to attend Pitt-Bradford, make your deposit by May 1, 2021! You will begin receiving more detailed information once you have made your decision to attend! [www.upb.pitt.edu/admissions-aid/accepted-students/enroll-now](http://www.upb.pitt.edu/admissions-aid/accepted-students/enroll-now)

**Accept/Decline aid**— Students can accept or decline financial aid awards by logging into my.pitt.edu — go to “Student Center” tile: student center > accept/decline awards > 2022 or from a mobile device go to “HighPoint CX” tile: Highpoint > Campus Experience > Dashboard > Accept/Decline Awards

**Entrance Counseling and Master Promissory Note**— These are two steps the student **MUST** complete if Federal Direct loans are accepted. Go to [studentaid.gov](http://studentaid.gov)

**Verification**— If selected for verification, the student will receive an email to their Pitt email account to log into the verification portal: my.pitt.edu — go to “Student Center” tile: student center > To Do > Verify FAFSA > Bradford Campus, or from a mobile device go to “HighPoint CX” tile: Highpoint > Campus Experience > Dashboard > To Do > Verify FAFSA > Bradford Campus. Financial aid will not be finalized until verification is complete. This process requires additional tax information or other documentation from the student and parent, if applicable, to be submitted electronically. It can take several weeks to process.

**PA State Grant**— This is free money from the state, for PA residents only. Contact 1-800-692-7392 or visit [www.pheaa.org](http://www.pheaa.org), if you have further questions about eligibility.

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### Ways to cover your GAP — Students may need to consider one or more of these options to cover the remaining Costs/Balance Due:

- **Make a Payment for the Full Balance Due**— This would consist of payment of each semester in one lump sum.
  - Fall balance paid in full by due date indicated in PittPAY (usually mid Sept.)
  - Spring balance paid in full by due date indicated in PittPAY (usually mid Jan.)

- **Payment Plan**— Fall term has up to 6 installments, if started before May 4th.
  - Last date to sign up for fall installments is Aug. 4th (3 installments).
  - Spring term may have up to 6 installments if started before Nov. 4th. Last date to sign up for spring installments is Feb. 4th (3 installments).
  - Student or Authorized User signs up for plan through PittPAY. Contact Enrollment Services with questions 814-362-7602.

- **Federal Direct Parent PLUS loan**— A Federal loan that the parent can borrow on behalf of a dependent student. Information, including current interest rates, origination fees, and the application, are available online at [studentaid.gov](http://studentaid.gov).
  - Parents may defer payments while student is enrolled in at least 6 credits.
  - Parent borrower must complete a Master Promissory Note, if approved.

- **Private Alternative Loan**— Loan in the student’s name from an outside lender.
  - Most students need a credit-worthy, U.S. citizen co-signer.
  - Student must be 18 years of age to apply online through [Fast Choice at choice.fastproducts.org](http://choice.fastproducts.org/)

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### Contact Information for Various Departments You May Need:

**Enrollment Services**

- Billing/Payments/Refunds, Registration, Shop dollars, Transcripts, Grades
- (814) 362-7602 or UPBacct@pitt.edu, upb.pitt.edu/administrative-offices/enrollment-services

**Financial Aid**

- FAFSA, PA State Grant, Scholarship, Federal Work Study, Loans, VA Benefit Certification
- (814) 362-7550 or UPBaid@pitt.edu, upb.pitt.edu/admissions-aid/financial-aid

**Residential Life**

- Housing and meal plan: application, assignment, and adjustments

**UPB Technology Services**

- UPB specific computer and technology assistance, wifi access, online course help, etc. (need Pitt user name and password in place for connections)

**Technology Help Desk**

- get or reset your Pitt username and password

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