

Norfolk State University®



2011-2012
Financial Aid Consumer
Information Guide



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SUBJECT TO CHANGE: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.

APPLYING FOR FINANCIAL AID

Norfolk State University's Federal School Code: **003765**

The most important step in the financial aid process is to apply using the *Free Application for Federal Student Aid (FAFSA)*. This form can be completed online at www.fafsa.ed.gov and should be submitted as soon as possible after January 1. In order to electronically sign and submit the FAFSA, the student and parent must have a Personal Identification Number (PIN). The PIN serves as an electronic signature. First time applicants or those who do not have a PIN can apply for one by linking from the FAFSA site to www.pin.ed.gov. Once a PIN has been issued, it remains the same throughout the student's collegiate career. For more information on the FAFSA process, you may call (800) 433-3243.

The NSU priority deadline for completing the FAFSA is March 15th. Financial aid is awarded on an annual basis. Students must complete the FAFSA each year in order to be considered for financial aid.

Once the FAFSA is received and processed, the Department of Education will provide the applicant with a *Student Aid Report (SAR)*. NSU will receive an electronic copy of this statement. This report will include the student's Expected Family Contribution (EFC). The EFC is calculated using a standard formula established by Congress, and is used as a measure of a family's financial ability to contribute to educational expenses. The Financial Aid Office will use this number to construct your financial aid package.

The Department of Education and/or NSU may select students for a process called verification. This means selected students will have to prove the information they reported on their FAFSA is correct. If selected, students may be asked to verify: income, federal income tax paid, household size, independent student status, number of family members enrolled in post-secondary education, and untaxed income and benefits received. Students may be required to provide copies of other appropriate forms as well. Students who are selected for verification will be notified by the Financial Aid Office. To prevent delays in processing, promptly provide any additional documentation that is requested. After all requested documents have been received and reviewed, a personalized financial aid package is created and an award letter will be mailed to the student.

Sometimes the application process does not reflect a family's real situation due to special circumstances such as death, divorce or separation, disability, loss of employment, natural disasters, etc. In such a case, Financial Aid Counselors may use their "professional judgment." Please notify us if you feel that there are special circumstances we should consider when reviewing your application.

Note: Applying for federal aid is FREE. Also if you need assistance completing the FAFSA, we have Financial Aid Counselors that can assist you.

REVIEWING YOUR FINANCIAL AID AWARD

HOW TO FIND YOUR AWARD ON SPARTAN SHIELD

- Use the Financial Aid Status by Year/Term and View Financial Aid Award Letter options to display your financial aid information.
- Use the My Account Summary by Term option to display your financial information.
- Remember: Financial Aid remaining amounts are dependent on conditions of your enrollment and eligible charges, and are subject to change. These screens may not show all pending Financial Aid. Refer to your Financial Aid Award Letter.

WHAT TO DO NOW

Carefully read your award letter and this publication for information about the awards you have been offered and how your award package was determined.

Then:

- If you accept all awards offered, retain your award letter for your records. There is no need to return the letter to the Financial Aid Office.
- If you wish to decline or reduce any of your awards, please mark through the amount you have been offered and write the new amount next to it. Please initial your correction, then sign the back of the award letter and mail or fax the document to our office.
- Notify our office of any additional aid awards (i.e., scholarships, third party, veteran's benefits, etc.) you are receiving that are not listed on your award letter. There is a section provided on the back of your award letter for you to do this. Please mail or fax the updated award letter to our office.
- If you do not already have a Personal Identification Number (PIN), please apply for one at www.pin.ed.gov. This will allow you to complete an online Direct Loan Master Promissory Note (See "What to Expect Later") and review important information about your federal loan accounts online.

WHAT TO EXPECT LATER

- If your aid is adjusted at any time, you will be notified by NSU email that you have a revised award letter available on Spartan Shield.
- Check your email and the "My Documents" section of Spartan Shield. Respond to any requests for additional information immediately.
- Complete/Sign all applicable promissory notes:
 - If you are a first-time Direct Loan borrower, you MUST complete a Loan Entrance Counseling and/or a Direct Loan Master Promissory Note (MPN).

- To complete the **Direct Loan Master Promissory Note** and/or **Loan Entrance Counseling** you MUST go online to www.studentloans.gov. A PIN number is required to sign in.

Click here to sign in and complete your **Master Promissory Note (MPN)** and/or **Entrance Counseling** for the Ford Subsidized and/or Unsubsidized Loan(s). A **PIN** is required to sign in.

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area is divided into several sections. The 'Manage My Direct Loan' section is highlighted with a green arrow pointing to the 'Sign In' button. This section includes a 'Sign In' button, a prompt to use a PIN, and a list of options: View My Loan Documents, Entrance Counseling, Sign Master Promissory Note, Complete PLUS Request Process, and Endorse PLUS Loan. Below this is a 'Learn More' section with links for finding information about student aid programs, a direct loan overview, and what to expect for direct loans. To the right of the 'Manage My Direct Loan' section is a banner for StudentLoans.gov with a photo of four students and text stating it is the source for information from the U.S. Department of Education. Below the banner are three columns of 'Tools and Resources' and 'Managing Repayment' links, including 'Apply for PIN', 'FAFSA', 'Exit Counseling', 'Direct Loan Consolidation', 'My Financial Aid History', 'Repaying Your Loans', 'Repayment Plans & Calculators', 'Income Based Repayment Plan', 'Trouble Making Payments?', 'Loan Discharge', and 'Public Service Loan'.

- First time borrowers offered a Perkins Loan will need to attend a **Perkins Loan Entrance Session** (dates will be posted). For questions, please contact Candace Thompson, Perkins Loan Coordinator at (757) 823-2648 or (757) 823-9293.

A LOOK AT YOUR AWARD LETTER

INTERPRETING YOUR AWARD LETTER

Be sure to read both pages of your award letter carefully. The letter can be divided into the following sections:

Awards: This section lists the financial aid awards you are being offered based on your financial need, enrollment status, class level and residency. A chart listing NSU's 2011-2012 major financial aid programs is located under "Major Financial Aid Programs."

Cost of Attendance (COA): The ESTIMATED total cost of attending NSU for one year. The COA is determined annually and includes direct educational costs (e.g. tuition and fees, books and supplies) and living expenses (e.g. room and board, transportation, personal and miscellaneous expenses). (See "Estimated Tuition and Fees for 2011-2012 on next page"). Financial aid can be applied toward direct educational costs as well as living costs. Your actual expenses may be higher or lower, depending upon your lifestyle. (See "What Your Costs Will Be").

Enrollment: The amount of aid awarded is based on a projected full-time enrollment status (12 or more hours for undergraduate students, and 9 or more hours for graduate students) for each term.

NOTE: Certain types of aid are only available if enrolled full-time. Financial aid may be adjusted or cancelled if enrolled less than full-time.



Residency: Your residency classification is determined based on the information you provided on your Admissions application. If you have questions about your residency status, contact the Admissions Office at (757) 823-8396.



Class Level: Class level is based on information from the Office of the Registrar. Contact the Registrar's Office at (757) 823-2330 if you have questions about your status.

Example of a Financial Aid Award Letter for 2011-2012

**Office of Financial Aid**

700 Park Avenue, Suite 130, Norfolk, Virginia 23504
 Telephone: 757-823-8381 Fax: 757-823-9059
 Automated Telephone Inquiries: 757-823-2501
 Web: www.nsu.edu/financialaid

*****FINANCIAL AID AWARD NOTIFICATION LETTER*****
 2011-2012

NSU Student
 700 Park Avenue
 Norfolk, VA 23504

Date: December 10, 2010

Student ID#: 0123456

Dear NSU:

Congratulations! The Financial Aid Office at Norfolk State University has completed an evaluation of your application for financial aid during the 2009-2010 academic year. We considered you for Federal, State, and NSU aid programs. The awards below are offered based upon information provided on your Free Application for Federal Student Aid (FAFSA) and availability of funds. Your individual financial aid award package for the academic year is as follows:

Award	Fall 2009	Spring 2010	Summer 2010	Total
Federal Pell Grant	\$2675.00	\$2675.00		\$5350.00
Ford Subsidized Loan	\$1750.00	\$1750.00		\$3500.00
Ford Unsubsidized Loan	\$1000.00	\$1000.00		\$2000.00
Subtotal	\$5425.00	\$5425.00		\$10850.00
			Total Amount	\$Total \$10850.00

Student Eligibility Calculation
 Cost of Attendance (COA): \$13759 Enrollment: Full-Time/Part-Time Residency: VA Class Level: FR

Cost of Attendance (COA) is for federal student aid purposes only. For NSU's cost of attendance, please consult your official Registration Statement or Statement of Account for any balance due to the University. To calculate an estimate of what your NSU bill would look like select "Calculator" online at: <http://www.nsu.edu/financialaid/enoughmoney.html>

Before accepting any awards, it is important that you read the brochure "A Guide to Understanding Your Financial Aid Award" at <http://www.nsu.edu/financialaid/pdf/UnderstandingAidOffer2011-2012.pdf>. This brochure contains additional financial assistance information along with your rights and responsibilities as a financial aid recipient. If offered, Student Loans may be accepted or rejected. You may visit <https://spartanshield.nsu.edu> to accept or reject the loan amount(s). If you accept all awards offered, retain this award notification letter for your records. (There is no need to return the letter to the Financial Aid Office).

Complete The Loan Entrance Counseling and Master Promissory Note Online!

First-time student loan borrowers MUST complete the Loan Entrance Counseling and/or Direct Loan Master Promissory Note (MPN). To complete the Loan Entrance Counseling online, go to www.dl.ed.gov and click ENTRANCE COUNSELING.

To complete the MPN online, go to www.dlenote.ed.gov and click on COMPLETE NEW MPN FOR STUDENT LOANS. You must have your PIN to complete the electronic MPN.

Any revisions to this award letter will result in you receiving an email to your NSU e-mail account. Please check SpartanShield regularly at <https://spartanshield.nsu.edu> for correspondences from the university.

If you have any further questions, there are several options: 1) Visit our website at www.nsu.edu/financialaid; 2) Speak to a Financial Aid Office staff member in person at H. B. Wilson Hall, Suite 130; 3) Send an e-mail; or 4) Give us a telephone call. Contact information for all Financial Aid Office staff members is located on the Financial Aid website at <http://www.nsu.edu/financialaid/staff.html>.

Best wishes for your success during the upcoming academic year.

Kevin Burns
 Director, Office of Financial Aid



Office of Financial Aid
 700 Park Avenue, Suite 130, Norfolk, Virginia 23504
 Telephone: 757-823-8381 Fax: 757-823-9059
 Automated Telephone Inquiries: 757-823-2501
 Web: www.nsu.edu/financialaid

Financial Aid Acceptance Agreement

**** NOTE: THERE IS NO NEED TO RETURN THIS LETTER IF NO CHANGES WERE MADE ****

I acknowledge that I have received and read the brochure "A Guide to Understanding Your Financial Aid Award."

I certify that, as of the date of this statement, information about my dependency status, number of family members in my household, and number of family members attending college has not changed since I completed the FAFSA. (This excludes changes resulting from a change in marital status.)

I understand that I must promptly provide written notification to the Financial Aid Office if there are changes to:

- My dependency status and/or number of family members in my household
- My financial, residential, marital, or academic status
- Any other information that I believe may affect my eligibility to receive federal or state financial aid

I certify that my student identification number listed on my final aid award notification is correct.

I understand the following:

- I must maintain Satisfactory Academic Progress (SAP), as defined in the NSU Catalog, to be eligible to receive financial aid.
- My financial aid is only for the academic year indicated, and that I must reapply for financial aid each year.
- This offer may be revised at any time subject to availability of funds, federal appropriations, and/or state allocations.
- Receiving additional funds from any other source may result in my current awards being reduced or cancelled.
- I am required to repay any balance due as a result of my awards being adjusted and that payment will be due immediately.
- If I receive any grant or scholarship funds that exceed the cost of tuition, fees, books and supplies, I may incur federal and/or state tax obligations.
- I have accurately listed below all additional financial resources I will receive during the academic year indicated on this form.

I accept responsibility for repaying my loans.

Statement of Educational Purpose: I will use all proceeds from federal, state, or institutional loans, grants, or work-study programs only for expenses related to my enrollment at Norfolk State University.

I certify that I do not owe a refund on any federal student financial aid grant or loan, am not in default on any such loan (or have made satisfactory arrangements to repay any defaulted loan), and have not borrowed in excess of the loan limits under federal Title IV programs at any institution.

Additional Resources Received: _____
 Source of Additional Resources: _____

Additional Resources Received: _____
 Source of Additional Resources: _____

Signed: _____ Date: _____

**** NOTE: THERE IS NO NEED TO RETURN THIS LETTER IF NO CHANGES WERE MADE ****

TUITION & FEES FOR 2010-2011

Norfolk State University
2010 - 2011 Academic Year Tuition & Fee Schedule

Cr. Hrs.	In-State		Out-of-State	
	Undergrad	Graduate	Undergrad	Graduate
1	275.39	399.65	710.50	1,106.18
2	550.78	799.30	1,421.00	2,212.36
3	826.17	1,198.95	2,131.50	3,318.54
4	1,101.56	1,598.60	2,842.00	4,424.72
5	1,376.95	1,998.25	3,552.50	5,530.90
6	1,652.34	2,397.90	4,263.00	6,637.08
7	1,927.73	2,797.55	4,973.50	7,743.26
8	2,203.12	3,197.20	5,684.00	8,849.44
9	2,481.52	3,599.86	6,397.51	9,958.63
10	2,586.82	3,829.42	6,937.92	10,894.72
11	2,692.12	4,058.98	7,478.33	11,830.81
12	2,847.42	4,288.54	8,068.74	12,766.90
13	2,952.72	4,518.10	8,609.15	13,702.99
14	3,058.02	4,747.66	9,149.56	14,639.08
15	3,163.32	4,977.22	9,689.97	15,575.17
16	3,268.62	5,206.78	10,230.38	16,511.26
17	3,373.92	5,436.34	10,770.79	17,447.35
18	3,479.22	5,665.90	11,311.20	18,383.44
19	3,584.52	5,895.46	11,851.61	19,319.53
20	3,689.82	6,125.02	12,392.02	20,255.62
21	3,795.12	6,354.58	12,932.43	21,191.71
22	3,900.42	6,584.14	13,472.84	22,127.80
23	4,005.72	6,813.70	14,013.25	23,063.89
24	4,111.02	7,043.26	14,553.66	23,999.98
25	4,216.32	7,272.82	15,094.07	24,936.07

Mandatory, Special and Laboratory Fees	
Application Fee (Graduate)	35.00
Application Fee (Undergraduate)	35.00
Application Fee-Online (Undergraduate)	20.00
Commencement Fee (Mandatory)	130.00
Continuing Registration Fee	50.00
Duplicate ID Fee(Faculty, Staff and Student)	20.00
Graduation Application Fee (Mandatory)	30.00
Late Registration Fee	75.00
Medical Technology Didactic Courses	20.00
Music Applied Individual Fee	35.00
Orientation/Matriculation Fee	35.00
Physical Ed. Uniform Fee (Majors)	50.00
Physical Ed. Uniform Fee (Non-Majors)	25.00
Reclamation Prog. Admin Fee (per Cr. Hr.)	32.00
Reclamation Prog. Tuition (per Cr. Hr.)	106.00
Replacement Key Fee (Dorm)	20.00
Return Check Fee	50.00
Science-Laboratory Fee (Lower Division)	21.00
Science-Laboratory Fee (Upper Division)	31.00
Special Exam Health Services	10.00
Special Exam Nursing	160.00
Special Fee - Bowling	20.00
University Withdrawal Fee	50.00

Room Charges Per Semester						
	Twin Towers	Wheatley	Alexander/ Scott	Charles & Lee Smith	Midrise	Spartan Suites
Double Room	2,428.50	2,458.50	2,464.50	2,477.00	-	-
Triple Room	-	2,314.00	-	-	-	-
Triple Suite	2,765.50	-	2,806.50	2,819.50	2,846.00	-
Single Room	3,557.00	3,557.00	3,557.00	3,557.00	3,557.00	-
Double Suite	-	-	-	-	2,973.00	-
One Bedroom	-	-	-	-	-	4,274.50
Two Bedrooms	-	-	-	-	-	3,927.00
Four Bedrooms	-	-	-	-	-	3,441.00
Board Charges Per Semester						
19 Meal Plan				1,382.50		
14 Meal Plan w/\$125 Dining Dollars				1,382.50		
10 Meal Plan w/\$175 Dining Dollars				1,330.00		
7 Meal Plan / Spartan Suites w/ \$250 Dining Dollars				1,171.00		
Estimation of Cost to Attend NSU Per Semester						
	In-State			Out-of-State		
Tuition and Fees (15 Undergraduate Cr. Hrs)	\$ 3,163.32			\$ 9,689.97		
Room (Double in Twin Towers)	2,428.50			2,428.50		
Board (14 Meal Plan)	1,382.50			1,382.50		
Total Cost	\$ 6,974.32			\$13,500.97		

***All freshmen are required to enroll in a University 101 course. Students are assessed one (1) tuition hour and zero (0) credit hour for the course.

COST OF ATTENDANCE (COA) FOR 2010-2011

Norfolk State University
 Financial Aid Office
 Cost of Attendance 2010/11 Academic Year

Full-Time Budgets

UNDERGRADUATE (12+ Hours)					
Virginia Resident			Non-Resident		
On-Campus		Local Commuter		On/Off Campus	
Acad Year	One Sem	Acad Year	One Sem	Acad Year	One Sem
19560	9780	14359	7179.5	32613	16306.5

An Additional \$1500 will be added to the first time entering freshmen budget for a laptop computer and peripherals.

GRADUATE (9+ Hours)			
Virginia Resident		Non-Resident	
		On/Off Campus	
Acad Year	One Sem	Acad Year	One Sem
19611	9805.5	32328	16164

FINANCIAL AID AWARDS

How Eligibility is Determined

Financial aid programs were created based on the idea that the primary responsibility of paying for college rests with the student and his or her family. Need-based financial aid is available to families that demonstrate a financial need for additional resources. The formula below is used to determine how much financial need a student has:

Cost of Attendance

- **Expected Family Contribution (EFC)**
- = **Financial Need**

Cost of Attendance is the estimated cost of attending Norfolk State University for an entire academic year (two semesters—Fall and Spring). This figure includes estimated amounts for tuition and fees, books and supplies, room and board, and personal/miscellaneous expenses.

Expected Family Contribution (EFC) is the amount of your family's financial resources that should be available to help you pay for your education. It is calculated from the information you reported on the Free Application for Federal Student Aid (FAFSA) and according to a formula established by law.

How Aid is Awarded

Your need for financial aid is calculated based on the total Cost of Attendance minus your EFC. In order to meet your need, the Financial Aid Office first awards any federal and state grants and scholarships for which you are eligible (i.e. Pell Grants, Academic Competitiveness Grants, SMART Grants, Virginia Commonwealth Grants). If funds are available at the time of awarding, Work-Study is then added to your aid package. Federal direct loans are also added to your aid package. The Financial Aid Office attempts to award grant, loan and Work-Study funds equitably among all eligible applicants who apply by the priority deadline. Award amounts are determined by a combination of financial need, federal award limits, and available funding, among other factors.

If federal and state grants, scholarships, Work-Study and loans are not enough to cover the gap between the cost of attendance and the EFC, Perkins Loan and Federal Supplemental Educational Opportunity Grant (FSEOG) monies may be added to the award package. Because FSEOG funds are limited, they are awarded only to applicants with the most need.

Work-Study

Work-Study provides eligible students another means of meeting their financial obligations to the university. It is a beneficial program that allows students to gain valuable experience and networking opportunities. The Work-Study program allows eligible students to be awarded either federal or institutional Work-Study. Institutional Work-Study excludes employment in certain departments, such as Athletics, Housing, Student Activities, Parking, Fitness Center, and Band. Eligible Work-Study students may also work in community service jobs as well. An award of Work-Study means you can compete for the advertised jobs online. It is not a guarantee of a Work-Study position. Jobs are limited.

For a current listing of vacant Federal and institutional Work-Study positions available, please visit: <http://www.nsu.edu/workstudy/>

Eligible students must:

- complete the Free Application for Federal Student Aid (FAFSA) for the current academic year
- be enrolled at least half-time in a degree-seeking program (6 or more credit hours); *If you drop below 6 credit hours, please contact the Financial Aid Office immediately.*
- demonstrate financial need
- have a cumulative GPA of (respective of academic classification):

Academic Classification Level	Cumulative GPA Requirements
Freshmen	1.7 or higher
Sophomores	1.8 or higher
Juniors/Seniors	2.0 or higher
Graduate Students	3.0 or higher

Note: DNIMAS students and resident assistants are not eligible for Work-Study.

Students may work up to 20 hours per week and no more than 6 hours in a day. Students will not be paid for hours in excess of 20 hours per week or for 6 hours per day.

The rate of pay is based on job duties. The rate of pay for a job is indicated on the job site and rates range between \$7.50 and \$9.00. Direct deposit is highly recommended. The total number of hours a student is authorized to work for the entire fall or spring semester is indicated on the first timesheet and hours remaining on each timesheet thereafter. It is the student's responsibility to keep up with their hours. **Students will not be paid for hours exceeding the initial contract.**

WHEN THE AWARD AMOUNT MAY NOT BE ENOUGH

SCHOLARSHIPS

While every attempt is made to meet a student's financial need, funds are limited and a student may require additional funds to cover their expenses. Students who require additional funds may wish to first consider applying for institutional and external scholarships:

Institutional Scholarships – The Institutional Scholarship Guide has been prepared to apprise students of various scholarship opportunities available. Institutional scholarships are provided by the various schools and departments on campus. We encourage you to apply early and adhere to the scholarship application deadlines. Applications can be obtained from the contact person/department listed in the Guide. Check for Institutional scholarships online at www.nsu.edu/financialaid/scholarships

External Scholarships – External Scholarship Information has been prepared to apprise students of various outside scholarship opportunities. The External Scholarships are provided by various off-campus agencies and organizations. We encourage you to apply early and adhere to the scholarship application deadlines. Applications for these outside scholarships can be obtained by visiting the agencies websites. Check for external scholarships online at www.nsu.edu/financialaid/scholarships

Scholarship Scams – When searching for financial assistance, be aware of scholarship fraud. There are many private entities that offer scholarship search services, but these services are not assessed by the department of education. When using these services it is recommended to contact the Better Business Bureau or your state attorney general’s office to check the provider’s credibility. You can search for scholarships for free at www.studentaid.ed.gov or www.students.gov.

Some telltale signs of a scholarship scam are:

- If it states “The scholarship is guaranteed or your money back.”
- If it states “You can’t get this information anywhere else.”
- If it asks for your credit card or bank account information.
- If it states that you are a finalist in a contest that you never entered.
- If it indicates that you have been selected by a “national foundation” to receive a scholarship.

SOURCES OF ADDITIONAL AID

After exploring the option of applying for scholarships, some students’ financial need still may not be met. Students who still require additional funds may wish to consider the following alternative options:

Parent Loans for Undergraduate Students (PLUS) Loan – Parents of undergraduate dependent students can borrow from the Parent Loans for Undergraduate Students (PLUS) Loan program to help pay educational costs if the student is enrolled at least half-time and making Satisfactory Academic Progress (see “Satisfactory Academic Progress” section for more information). PLUS loans are credit-based.

NOTE: If a parent and/or guardian of a dependent student receives a denial notice from Direct Loans for a PLUS loan, the student may request and receive a Ford Direct Unsubsidized Loan, if the student is otherwise eligible.

TUITIONPAY Payment Plan – This plan is coordinated with the Student Accounts Office. You may contact TuitionPay at 1-800-635-0120.

Alternative Student Loans – The Alternative Loan application may be completed by the student or the parent. These loans are also credit-based and the approval criteria are established by the lender. If the loan is approved by the lender, the school will electronically receive the Loan Certification request. If interested, please visit our website



at www.nsu.edu/financialaid/lenders.html to view a list of possible lenders and borrower benefits, or contact the Financial Aid Office at (757) 823-8381.

WHAT YOUR COSTS WILL BE

Your award notice lists an ESTIMATED cost of attendance used to calculate your financial aid awards; however, we recommend that you create your own cost of attendance budget and determine the resources you will need to meet your actual expenses. Please see “Estimated Cost of Attendance” and use the worksheet below to calculate your budget and the amount you and your family will need to contribute or borrow for the 2011-2012 Academic Year.

2011-2012 Fall/Spring	Estimated Amount
Tuition & Fees (Please review schedule of fees at www.nsu.edu/admissions/tuition.html)	\$
Room & Board (If you are living on campus, please review housing charges online at www.nsu.edu/admissions/tuition.html . If you are living off campus be sure to include your rent, security deposit, utilities, groceries and restaurant/carry out expenses.)	+
Books & Supplies	+
Personal/Miscellaneous (Think about what your actual expenses will be; include long distance or cell phone bills, extracurricular activities and personal hygiene items. Set a weekly allowance that is economical, yet realistic.)	+
Total Estimated Cost of Attendance	= \$
Awards listed on your Award Letter <ul style="list-style-type: none"> • Grants • Scholarships • Other (veterans’ benefits, etc.) 	- - -
Balance of Estimated Expenses that Need to be Paid	= \$
Loans Offered on Your Award Letter <ul style="list-style-type: none"> • Ford Subsidized Loan • Perkins Loan • Ford Unsubsidized Loan 	- - -
The “Bottom Line” (What You and Your Family Will Need to Pay)	= \$
Amount You/Your Family Can Contribute: <ul style="list-style-type: none"> • Parents • Students (from savings, earnings) • Work-Study Award (see award letter) • Other sources (from gifts, grandparents, etc.) 	- - - -
Need for PLUS Loan or Private Education Loan (Please note that you must apply separately for the PLUS loan and private educational loans. For application information, visit www.nsu.edu/financialaid/lenders.html)	= \$

LOAN INFORMATION

FEDERAL DIRECT LOANS

Federal Direct Loans are for undergraduate and graduate students. There are two major types of Federal Direct Loans: **Subsidized and Unsubsidized**.

Subsidized Federal Direct Loans provide low interest rates and are available to students who have financial need. A credit check is not required to receive these loans. The federal government pays the interest on these loans until six months after the student is no longer enrolled in school at least half-time.

Unsubsidized Federal Direct Loans provide low interest rates and are available to all students regardless of financial need. A credit check is not required to receive these loans. The student is responsible for the interest, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment. Repayment begins six months after the student is no longer enrolled in school at least half-time.



Federal Direct Loan Fees

Federal Direct Loan awards have origination fees. Subsidized and Unsubsidized Direct Loans have a 1.5% origination fee with a 1.0% rebate if the first 12 monthly payments are made on time. Because of these fees, the actual Direct Loan amounts applied to your university bill will be lower than those listed on your award notice.

Parent Plus & Graduate Plus

Parents and graduate students who wish to apply for the PLUS or GRADUATE PLUS loan must go through a credit check AND complete a William D. Ford Direct Loan Master Promissory Note. Graduate students and parents of dependent students MUST go to the website www.studentloans.gov to complete this process. You will need your FAFSA PIN number.

DIRECT SUBSIDIZED/UNSUBSIDIZED LOAN REPAYMENT PLANS

There are several options students can choose from when it comes time to start repayment. These plans allow students to easily transition into repayment and allow them to select a plan that fits their financial situation. Typically, students have 10 to 25 years to repay their loan, depending on which repayment plan they choose. During repayment, students may be able to change to another plan. Below is an example of the various plans available to a student entering repayment.

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent ** Income = \$25,000			
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HoH***	
									Per Month	Total	Per Month	Total
\$5,000	\$61	\$7,359	N/A	N/A	N/A	N/A	\$38	\$7,978	\$40	\$9,414	\$38	\$12,294
10,000	123	14,718	N/A	N/A	N/A	N/A	76	15,957	80	18,828	77	24,587
25,000	307	36,795	N/A	N/A	N/A	N/A	190	39,892	201	47,069	189	61,588
50,000	613	73,591	394	118,264	344	126,834	380	79,800	247	106,630	189	137,766
100,000	1,227	147,183	788	236,528	688	253,680	760	159,566	247	187,553	189	170,153

Notes: * Payments are calculated using the maximum interest rate for student borrowers, 8.25%.
 ** Assumes a 5 percent annual income growth (Census Bureau).
 *** HOH is Head of Household. Assumes a family size of two.

For more information on Loan Repayment Plans and Calculators visit: www.dl.ed.gov

TERMS & CONDITIONS OF YOUR FINANCIAL AID OFFER

Please review the “Financial Aid Acceptance Agreement” carefully.

RECEIVING YOUR FINANCIAL AID (Disbursement)

How Will I Receive My Aid?

1. Direct Application to your University Student Account

- Grants, scholarships, and loans administered by the Financial Aid Office are first applied directly to your University student account to pay charges for tuition, fees, room, board, and other university charges. Financial aid awarded for a specific term can only pay for charges for that same term.

2. Aid That Exceeds Your University Student Account Charges

a. Release of Funds to You (Refund)

Students whose financial aid exceeds the charges on their university student account will receive a refund to pay other educationally related expenses. You may choose to have your refund deposited directly to your personal bank account. If you do not choose this option, the refund (in the form of a check) will be available for you to pick up. The Student Accounts Office will email you to let you know when your refund check is available and where it can be picked up. Make sure to check your NSU email account daily for this information.

b. Direct Deposit Authorization

All students may enroll in the Direct Deposit program for student refunds at spartanshield.nsu.edu. Students who do not have an active bank account may open a free student checking account online with Bank of America at www4.bankofamerica.com/applyonline/ and select the Campus Edge checking option. Features and benefits of this checking account can also be found at the above site.

3. Work-Study Employment

- Work-Study awards reflect an amount that may be earned through campus employment. The checks are processed every other Friday throughout the semester and paid directly to the student. **Please note: These funds are not automatically subtracted from your registration statement.**
- Students who have been awarded Work-Study will need to attend a Work-Study orientation. Dates and details for the orientation will be sent to the student's NSU email account.

4. Private Scholarship Checks

- If your scholarship check is sent to the University, it will be directly applied to your university student account, one-half for the Fall term and one-half for the Spring term, unless otherwise specified by the scholarship provider. If the payment creates a credit balance on your university student account, the credit will be refunded to you either by check or by direct deposit to your bank account (see above).
- If your scholarship check is sent directly to you, but is made out to the University, you should submit the check to the Financial Aid Office for processing
- If your scholarship check is sent directly to you, and it is made co-payable to you and the University, endorse the check and submit it to the Financial Aid Office.
- If your check is sent to you and made payable to you, it is your responsibility to report this resource to the Financial Aid Office and to apply any funds necessary to your University student account.

When Will I Receive My Aid?

The refund process will begin approximately seven working days after the last date of class cancellation. Notifications will be sent to students via their NSU email accounts once refunds have been processed. Refunds are given only after all University obligations are paid in full. Financial aid awarded, but not received by the University, is not considered in the refund calculation.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Introduction – Norfolk State University is required by federal regulations to adhere to minimum standards of Satisfactory Academic Progress (SAP) that relate to a student's eligibility for federally funded financial aid programs, state and institutional grants, scholarships, employment, and loan programs. Students must meet minimum SAP standards in order to receive and to maintain eligibility for Title IV funds. The SAP standards apply to all students in degree seeking programs of study who wish to be considered for financial aid. SAP is a qualitative as well as a quantitative measurement of courses attempted and courses completed.

Academic Level Requirements – Completed hours must equal 67% of hours attempted to meet SAP standards. (For example: you must pass 11 credit hours out of 15 credit hours attempted) Students must not exceed 150% of attempted credit hours required to complete the program of study. Students must maintain a certain cumulative grade point average by advancing to the next academic classification level. Failure to maintain the minimum cumulative grade point average will result in the cancellation of financial assistance or denial of financial assistance. The minimum grade point average for each classification level is indicated below:

Academic Classification Level	Total Credit Hours Earned	Cumulative Grade Point Average
Freshmen	Less than 30	1.7 or higher
Sophomores	30 - 59 credit hours	1.8 or higher
Juniors	60 - 89 credit hours	2.0 or higher
Seniors	90 or more credit hours	2.0 or higher
Graduate Students	XXXXXXXXXX	3.0 or higher

These minimum standards are required in order to be considered for all federal, state, or institutional financial assistance. Aid will be terminated for any student who does not maintain the minimum standard.

Enrollment Status – For financial aid purposes, enrollment status is based on the following listed information:

No. of Credit Hours	Undergraduate	Graduate
12 or more hours	Full-time	Full-time
9 to 11 hours	Three-Quarter time	Full-time
6 to 8 hours	Half-time	Half-time
1 to 5 hours	Less than Half-time	Less than Half-time

Enrollment status is based on the number of credit hours for which students enroll for each academic term. Undergraduate and Graduate students may be considered for financial assistance based on the number of credit hours enrolled for each term. If enrolled less than full-time, aid may be pro-rated based on reduced cost of attendance. If enrolled less than half-time, only undergraduate students with Pell eligibility may be considered for assistance.

Requirement to Reinstate Assistance – In order to regain financial aid eligibility, students must enroll in classes at their own expense to advance their cumulative grade point average to the minimum SAP standards. After successfully obtaining the minimum SAP standards according to the classification level, students may be reinstated or considered for financial assistance for the upcoming terms. It is the student's responsibility to notify the Financial Aid Office of an advanced cumulative grade point average that meets the minimum SAP standards within the

allotted time frame for awarding aid for the upcoming term. Questions regarding financial aid should be directed to the Financial Aid Office at (757) 823-8381 or faxed to (757) 823-9059.

RECLAMATION PROJECT AND FINANCIAL AID ELIGIBILITY

The Reclamation Project is designed to facilitate the continuing education and the subsequent graduation of Norfolk State University students who have left the institution prior to earning their degree.

Acceptance into the Reclamation Program is NOT financial aid forgiveness.

It is important to understand that an integral part of the Reclamation Project is forgiveness of previously earned deficient grades and not forgiveness in enrolling in the course. Therefore, the SAP process includes all courses attempted and completed. This calculation may mean that some reclamation students will not qualify for financial aid. Students that come back under the Reclamation Project normally must pay for their classes. To appeal a SAP decision, please follow the procedures outlined in the Financial Aid Appeals Process. (See “Satisfactory Academic Progress (SAP) Policy”)

FINANCIAL AID APPEALS PROCESS

To appeal a denial of financial aid, the student may submit a completed Application for Financial Aid Appeal along with supporting documentation:

In Person:

Financial Aid Appeals Committee
H.B. Wilson Hall, Suite 130

Via Mail:

Financial Aid Appeals Committee
Norfolk State University
H.B. Wilson Hall, Suite 130
700 Park Avenue
Norfolk, VA 23504



Via Fax:

(757) 823-9059

Please include the student's name and ID number on all documents. The appeals deadline is one month prior to the start of the term. The Financial Aid Appeals Committee will notify students of the appeals decision via email.

WITHDRAWALS AND RETURN OF TITLE IV AID

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester. The Federal Title IV financial aid programs must be recalculated in these situations. Title IV funds include Pell, FSEOG, Perkins Loans, Direct Subsidized, Direct Unsubsidized, and PLUS loans.

If a student leaves the University prior to completing 60% of a semester, the Financial Aid Office

recalculates eligibility for Title IV Funds. Recalculation is based on the percent of earned aid using the following Federal Return of Title IV Funds formula:

Percent of aid earned = the number of days completed up to the withdrawal date, divided by the total number of days in the semester. (Any break of five days or more is not counted as part of the days.)

The University may be required to return a portion of the funds, and the student may be required to return a portion of the funds. Keep in mind that when the Title IV Funds are returned, the student may owe a balance to the University. If that is the case, the student should contact the Office of Student Financial Services to make arrangements to pay the outstanding balance.

REAPPLYING FOR AID

You Must Reapply For Financial Aid Each Year

APPLYING FOR 2011 SUMMER AID

A separate application for financial aid for the Summer term is required. This application will be available in late March and is due to the Financial Aid Office by early May. Summer 2011 financial aid is calculated based on your 2011-2012 FAFSA.

NEW Year-Round Pell Grant

Congress has passed a bill to make Pell Grants available year-round for eligible students. What does this mean? Students may be entitled to receive Pell Grant eligibility for fall, spring, and summer.

The intent of the new federal regulations is to encourage students to complete their academic studies sooner. With the new federal regulations, students are now eligible to receive a second Pell Grant.

Students that attend the University less than full-time (less than 12 credit hours) during the 2011-2012 academic year and did not receive 100% of their Pell Grant eligibility may be entitled to receive their remaining Pell Grant eligibility for Summer 2011, if they meet other eligibility requirements.

Students that attend full-time (12 credit hours or more) during the 2011-2012 academic year and receive 100% of their Pell Grant eligibility may be entitled to receive Pell Grant for Summer 2011, if they register for at least 6 credit hours, demonstrate academic progression and meet other eligibility requirements.

APPLYING FOR 2011-2012 FALL/SPRING AID

1. Complete the 2011-2012 FAFSA.
NSU's priority deadline for completing this form is March 15. Applications received after March 15 will still be processed; however, aid is awarded on a first-come, first-served basis, therefore, it is to your benefit to meet the priority deadline. (See "Applying for Financial Aid")
2. Respond to requests for additional documents by the Financial Aid Office.

To see if the Financial Aid Office is requesting any additional documents from you, please log on to your Spartan Shield account and click on “My Documents”. If you are unable to log on to your account or have a question regarding the request, please contact the Financial Aid Office.

Study Abroad

If you will be enrolled in a Norfolk State University-sponsored study abroad program, you may apply for financial aid (and be considered for all programs except Work-Study) through the Financial Aid Office.

Depending upon the cost of the study abroad program in which you enroll, we may or may not be able to meet your full demonstrated financial need to attend the program. For more information about aid for your particular study abroad program, please contact the Financial Aid Office.

SPECIAL CIRCUMSTANCES

The Financial Aid Office recognizes that students and families may experience special circumstances that affect their ability to pay college costs. If you feel that your family has a special circumstance, please contact the Financial Aid Office immediately. Circumstances that will be considered include the following:

- Loss of income (wages, benefits, etc.)
- High medical or dental expenses not covered by insurance
- Unreimbursed elementary or secondary private school tuition for children with special needs
- Unusually high child care costs



Financial Aid Programs

Programs	Eligibility*	Award Amount	Repayment Required
Pell Grant	Awarded to undergraduate students who have not earned a bachelor's or a professional degree and are enrolled in at least one credit hour. Recipients must be U. S. citizens or eligible non-residents. Amounts are based on financial need, the institution's cost of attendance and the student's enrollment status.	\$659-\$5550 per academic year	No
Supplemental Educational Opportunity Grant (SEOG)	Recipients must be Pell Grant eligible and have exceptional financial need.	\$100-\$4000 per academic year	No
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Recipients must be US citizens or eligible non-citizens, enrolled as an undergraduate, post-baccalaureate or graduate student and taking coursework that is necessary to begin a career in teaching or plan to complete such coursework. Recipients must be referred to the Financial Aid Office by the School of Education and sign a <i>TEACH Grant Agreement to Serve</i> .	Up to \$4000 per academic year	No, <u>if</u> <i>TEACH Grant Agreement to Serve</i> obligation is fulfilled
College Scholarship Assistance Program (CSAP)	Recipients must be Virginia residents, enrolled full-time in an undergraduate degree-seeking program, and demonstrate exceptional financial need.	\$400-\$5000 per academic year	No
Virginia Commonwealth Award	Recipients must be Virginia residents, enrolled at least half-time in an undergraduate degree-seeking program, and demonstrate financial need.	Not to exceed cost of tuition and fees	No
Virginia Guaranteed Assistance Program (VGAP)	Recipients must be Virginia residents and graduates of a Virginia high school, classified as a dependent student, enrolled full-time in a degree-seeking undergraduate program, demonstrate financial need, and have at least a 2.5 cumulative high school GPA. In order for this award to be renewed, students must maintain a college GPA of at least 2.0.	Not to exceed cost of tuition and fees	No
Federal Work-Study	Recipients must be U.S. citizens or permanent residents, enrolled at least half-time in a degree-seeking program, and have financial need.	\$500-\$4500 per academic year	No
NSU Student Employment Program	Recipients must be enrolled at least half-time in a degree-seeking program.	\$500-\$4500 per academic year	No
Federal Perkins Loan	Recipients must be U.S. citizens or eligible non-citizens, enrolled at least half-time in a degree-seeking program, and demonstrate financial need. The normal award amount at NSU is \$2000. The amount may be raised to \$4000 with documented circumstances.	\$500-\$4000 per academic year (Undergraduate) \$500-\$6000 per academic year (Graduate)	Yes 5% interest

Financial Aid Programs

Programs	Eligibility*	Award Amount	Repayment Required
William D. Ford Direct Student Loan (Subsidized)	Recipients must be U.S. citizens or permanent residents, enrolled at least half-time in a degree-seeking program, and have financial need.	Maximum amounts per academic year: \$3500 for Freshmen \$4500 for Sophomores \$5500 for Juniors \$5500 for Seniors \$8500 for Graduate students	Yes Interest is deferred while student is enrolled
William D. Ford Direct Student Loan (Unsubsidized)	Recipients must be U.S. citizens or permanent residents and enrolled at least half-time in a degree-seeking program. Dependent students can qualify for this additional loan if the parent/guardian is denied for a PLUS Loan and verification of the denial is provided to the Financial Aid Office.	Maximum amounts per academic year: \$4000 for Freshmen \$4000 for Sophomores \$5000 for Juniors \$5000 for Seniors \$12,000 for Graduate Students	Yes Interest accrues while student is enrolled
PLUS Loan	Borrower must be the parent of a dependent undergraduate student.	Up to cost of attendance per academic year	Yes
Alternative/Private Loans	Borrower is the student. A co-signer may be required by the lending agency.	Up to cost of attendance per academic year	Yes
Graduate PLUS Loan	Borrower must be a graduate/professional student, enrolled at least half-time in a degree-seeking program.	Up to cost of attendance per academic year	Yes

* All federal, state and institutional financial aid programs require recipients to make Satisfactory Academic Progress. This includes all programs listed above, except for the Alternative/Private Loans.

Notes.

**Norfolk State University
Financial Aid Administrative Staff**

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Ronald Cruz	Financial Aid Specialist	rjcruz@nsu.edu

The Financial Aid Office is open Monday through Friday, 8:00 a.m. – 5:00 p.m.

Extended Office Hours: First Thursday of each month, 8:00 a.m. – 6:00 p.m.

Financial Aid Telephone: (757) 823-8381

Financial Aid Toll Free: 1-800-365-5517

Financial Aid Fax: (757) 823-9059

Financial Aid Automated Attendant: (757) 823-2501