

Norfolk State University
Financial Aid Office
700 Park Avenue
Norfolk, Virginia 23504



A Guide To Understanding Your Financial Aid Award

Understanding Financial Aid at Norfolk State University

This information is provided to help you understand the aid being offered for the academic year.

Please read the following information carefully.

A. Award Types

1. **Grants and Scholarships** are gift money and do not have to be repaid. Most awards are offered on the basis of financial need, special qualifications, academic achievement, and availability of funds.
2. **Federal Work-Study** (FWS) 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.

3. **Loans** are awarded on the basis of need with the understanding that the amount must be repaid over a specific time period. Interest rates for federally subsidized and unsubsidized loans are generally low, and repayment periods are often extended.

B. Disbursement of Funds

1. Carefully read the enclosed award letter. 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. Certain types of aid are only available if enrolled full-time. Financial aid may be adjusted if a student is registered less than full-time.
2. Satisfactory Academic Progress (SAP) must be maintained in order to remain eligible for federal, state, and institutionally funded financial aid. SAP requirements can be found on the back page of this insert.
3. First time William D. Ford Subsidized and/or Unsubsidized Loan borrowers must complete Loan Entrance Counseling and a Master Promissory Note (MPN).
 - a. To complete the Loan Entrance Counseling on-line, go to www.dlssonline.com and click on **ENTRANCE COUNSELING**.
 - b. To complete the Master Promissory Note on-line, go to www.dlenote.ed.gov and click on **COMPLETE NEW MPN FOR STUDENT LOANS**. In order to complete the electronic master promissory note, you must have your PIN number.
 - c. Contact the Financial Aid Office if you do not have access to the internet.
 - d. If you do not meet loan eligibility criteria, and you are a dependent student, your parent(s) may be eligible to borrow under the Parent Loan for Undergraduate Students (PLUS) Loan Program on your behalf or you may apply for an Alternative or Private Loan.
4. First time borrowers offered a Perkins Loan will need to attend a Perkins Loan Entrance Session (dates will be posted). Please contact Student Accounts if you have questions at (757) 823-8381.

C. PLUS Loan

Parents of undergraduate dependent students can borrow from the PLUS Loan program to help pay educational costs if the student is enrolled at least half-time. If interested, please go to our website at www.nsu.edu/financialaid/lenders.html and click on

New or Returning Borrowers to start the pre-approval process. If you have any questions or concerns about the PLUS Loan program, you may contact the Financial Aid Office at (757) 823-8381.

D. How Awards May Be Affected

1. Any additional resources you receive (scholarships, veterans benefits, etc.) during the academic year must be reported to the Financial Aid Office. Additional resources may affect your eligibility and award offer.
2. Your award may change if you enroll less than full-time, drop or withdraw from classes. You must remain enrolled for 60% of the term to qualify for 100% of aid awarded.

E. When The Award Amount May Not Be Enough

If the financial aid award is not sufficient to cover the educational expenses at the University, the student and/or parent have the following options:

1. PLUS Loan. (See Paragraph C.)
2. TUITIONPAY payment plan. This plan is coordinated with the Student Accounts Office. You may contact that office at (757) 823-8381.
3. Private Student Loans. Please Visit www.nsu.edu/financialaid/lenders.html to review lenders and borrowers benefits or contact the Financial Aid Office at (757) 823-8381.
4. Institutional Scholarships. Check for scholarships online at <http://www.nsu.edu/financialaid/scholarships.html>. You may also contact your department, the Financial Aid Office, or the Division of University Advancement for scholarship information and applications.

F. Other Questions?

1. If you have questions or concerns about your financial aid, you may contact the Financial Aid Office at (757) 823-8381 Monday through Friday from 8:00 a.m. until 5:00 p.m., or visit our service counter Monday, Tuesday, Wednesday, and Friday, from 8:00 a.m. until 5:00 p.m. or Thursday from 8:00 a.m. until 6:00 p.m. You may also obtain valuable information from our website at www.nsu.edu/financialaid.
2. NSU has implemented an interactive Voice Response System which allows students to access their financial aid account information by dialing (757) 823-2501. Students should have their social security number or student ID number and PIN (date of birth) ready.
3. To determine if enough aid has been awarded to cover your educational costs, the NSU Financial Aid Website has a worksheet located under the "Do You Have Enough Money?" section to help with these calculations. For more information you may visit the website at www.nsu.edu/financialaid/enoughmoney.html. Contact the Student Accounts Office at (757) 823-8381 with questions regarding University charges.

Financial Aid Eligibility - Satisfactory Academic Progress (SAP)

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. 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
Freshman	Less than 30	1.7 or higher
Sophomore	30 - 59 credit hours	1.8 or higher
Junior	60 - 89 credit hours	2.0 or higher
Senior	90 or more credit hours	2.0 or higher
Graduate	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 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 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 fax to (757) 823-9059.

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 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 e-mail.

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 a U. S. citizen or eligible non-resident. Amounts are based on financial need, the institution's cost of attendance and the student's enrollment status.	\$400-4731 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
National Science and Math Access to Retain Talent Grant (National SMART Grant)	Recipients must be Pell Grant eligible, enrolled full-time in a degree-seeking program, and majoring in an eligible baccalaureate program of study. Broad categories of eligible programs are computer science, mathematics, engineering, physical sciences, life sciences, technology, and designated foreign languages. Available to third and fourth year students with a 3.0 or higher cumulative GPA. Must successfully complete 15 credit hours/semester.	Up to \$4000 per academic year	No
Federal Academic Competitiveness Grant (ACG)	Recipients must be Pell Grant eligible, enrolled full time in a degree-seeking program, and have completed a rigorous secondary school program of study. Available to first and second year students. Second year students must have a 3.0 cumulative GPA. Must successfully complete 15 credit hours/ semester.	\$750-\$1300 per academic year	No
College Scholarship Assistance Program (CSAP)	Recipients must be a Virginia resident, 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 a Virginia resident, 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 a Virginia resident and graduate 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
Graduate Fellowship	Recipients must be a full-time degree-seeking graduate student with financial need and/or academic merit. Continuing students must have a cumulative GPA of 3.0. Must be enrolled in 9 credit hours per semester.	Up to cost of tuition	No

Financial Aid Programs

Programs	Eligibility*	Award Amount	Repayment Required
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 have financial need.	\$500-\$4000 per academic year (Undergraduate) \$500-\$6000 per academic year (Graduate)	Yes 5% interest
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) Dependent Students	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 is denied a PLUS Loan and verification of the denial is provided to the Financial Aid Office.	Maximum amount per academic year: \$2000 for Freshmen, Sophomores, Juniors and Seniors An additional \$4000 if the Parent is denied a PLUS Loan	Yes Interest accrues while student is enrolled
William D. Ford Direct Student Loan (Unsubsidized) Independent Students	Recipients must be U.S. citizens or permanent residents and enrolled at least half-time in a degree-seeking program.	\$6000 for Freshmen \$6000 for Sophomores \$7000 for Juniors \$7000 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

Norfolk State University

Financial Aid Administrative Staff

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

Extended Office Hours: Every Thursday, 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) 823-8381