

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



2009-2010

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 next 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.dl.ed.gov](http://www.dl.ed.gov) and click on **ENTRANCE COUNSELING**.
  - b. To complete the Master Promissory Note on-line, go to [www.dlenote.ed.gov](http://www.dlenote.ed.gov) and click on **COMPLETE NEW MPN FOR STUDENT LOANS**. This includes graduate students. In order to complete the electronic master promissory note, you must have your federal 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 and making Satisfactory

Academic Progress. If interested, please go to our website at [www.nsu.edu/financialaid/lenders.html](http://www.nsu.edu/financialaid/lenders.html)

### 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. To review a list of possible lenders and borrower benefits, please visit our website at [www.nsu.edu/financialaid/lenders.html](http://www.nsu.edu/financialaid/lenders.html) 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.
5. Non-Institutional Scholarships. The Financial Aid Office has developed an extensive listing of non-institutional scholarship opportunities for students. To view the listing, go to: <http://www.nsu.edu/financialaid/scholarships.html>.

### 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. NSU will be implementing a 4 day work week beginning May 11 and ending July 31. During these **Special Summer Hours** the Financial Aid Office will be open Monday through Thursday from 7:00 a.m. until 6:00 p.m. and closed on Fridays. You may also obtain valuable information from our website at [www.nsu.edu/financialaid](http://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](http://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 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 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.	\$609-\$5350 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
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Recipients must be a U.S. citizen or eligible non-citizen, enrolled as an undergraduate, post-baccalaureate or graduate student and taking course work 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 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

# Norfolk State University

## Financial Aid Administrative Staff

<u>Name</u>	<u>Title</u>	<u>E-mail</u>
Kevin Burns .....	Director.....	kburns@nsu.edu
Melissa J. Barnes.....	Associate Director.....	mjbarnes@nsu.edu
Janice M. Fields .....	Assistant Director.....	jmfields@nsu.edu
Sha’Kia Boggan .....	Financial Aid Technician.....	sdboggan@nsu.edu
Michael D. Carpenter .....	Manager of Financial Aid Systems .....	mcarpenter@nsu.edu
Cleopatra Riddick.....	Scholarships Manager .....	criddick@nsu.edu
Patrice Johnson .....	Student Loan Coordinator.....	pljohnson@nsu.edu
Brenda Smith.....	Student Employment Coordinator .....	brsmith@nsu.edu
Malik Gladden .....	Default Prevention Coordinator .....	magladden@nsu.edu
Patricia Mouser .....	Financial Aid Counselor .....	pmouser@nsu.edu
Darius Blount.....	Financial Aid Counselor.....	dlblount@nsu.edu
Adrienne Miller .....	Alternative, Private, and Plus Loan Processor ....	aemiller@nsu.edu
Larry D. Mewborn.....	Scholarship/Student Employment Assistant.....	ldmewborn@nsu.edu
Karen Jones .....	Lead Processor, Last Name Q-Z.....	kjones@nsu.edu
Connie Sivels .....	Processor, Last Name A-G.....	cmsivels@nsu.edu
Patricia Morgan.....	Processor, Last Name H-P.....	pmorgan@nsu.edu
Raymond Johnson .....	Financial Aid Service Specialist.....	rajohnson@nsu.edu
Juanita Riddick.....	Administrative and Program Specialist.....	jgriddick@nsu.edu
Shakehna Bonney.....	Financial Aid Specialist.....	sbonney@nsu.edu

**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.**

**Special Summer Hours (May 11 – July 31): Monday through Thursday, 7:00 a.m. – 6:00 p.m.**

**Special Summer Hours (May 11 – July 31): Closed on Fridays.**

**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**