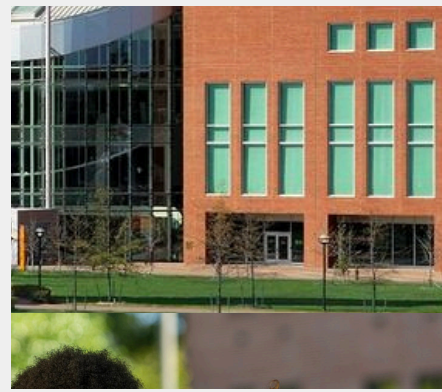
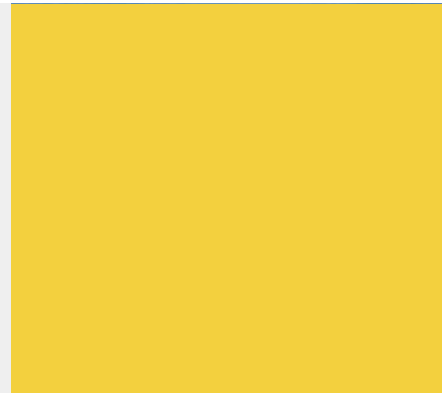




**NORFOLK STATE**  
UNIVERSITY  
OFFICE OF FINANCIAL AID

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# FINANCIAL AID CONSUMER INFORMATION GUIDE



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For more Financial Aid information, visit our [Financial Aid web page](#). Subject to change: Based on the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.

## Important Financial Aid Changes for 2026 - 2027

### One Big Beautiful Bill Act (H.R.1) – Federal Student Aid Updates

The One Big Beautiful Bill Act (H.R.1), signed into law on July 4, 2025, introduces significant changes to federal student aid (Title IV) programs that will affect current and prospective undergraduate and graduate students.

This page will serve as an on-going resource for students and families. Norfolk State University staff are committed to monitoring federal guidelines and will continue to provide time updates.

### Key Changes

- Updates to Pell Grant eligibility
- Modifications to the Federal Direct Parent PLUS Loan program
- Elimination of the Federal Direct Grad PLUS Loan program for new borrowers
- New eligibility and reporting requirements that may impact how aid is awarded and maintained

### Timeline

Most provisions are scheduled to take effect July 1, 2026, and/or with the 2026–2027 FAFSA. Additional guidance from the U.S. Department of Education is expected, and this page will be updated as new information becomes available.

### Resources

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[A Brief Overview of OBBBA Loan Impacts - NASFAA](#) (National Association of Student Financial Aid Administrators)

[Current Parent Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[New Parent Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[Professional Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

### Federal Loan Program Lifetime Loan Limits

Legacy Provision: If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow under current loan limits for three (3) academic years or the expected remainder of their expected time to credential, whichever is less.

#### Loan Limits

Borrower Type	Lifetime Loan Limit
New Borrowers as of 7/1/2026	\$257,500 combined borrowing (undergraduate, master's, doctorate)
Legacy Borrowers	\$138,500 for undergraduate & graduate subsidized/unsubsidized

### Federal Parent PLUS Loans

Legacy Provision: If a borrower has a Federal Direct Loan made before July 1, 2026, while the dependent student is enrolled in a credentialed program, the parent borrower can continue to borrow under current loan limits for three (3) academic years or the expected remainder of their expected time to credential, whichever is less.

It may be possible for a parent to be both a legacy borrower and fall under the new borrower limits, as the legacy provision is tied to the student the parent is borrowing for. We expect greater guidance as negotiated rulemaking is ongoing.

[Current Parent Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[New Parent Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

#### Parent PLUS changes to loan limits

Borrower Type	Yearly Loan Limits	Aggregate Loan Limits
New Borrowers as of 7/1/2026	\$20,000 per year per dependent student	\$65,000 per dependent student
Legacy Borrowers	up to the student's Cost of Attendance	based on parent credit approval

### Federal Graduate PLUS Loan

Legacy Provision: If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow from the Grad PLUS program for three (3) academic years or the expected remainder of their expected time to credential, whichever is less.

[Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[Professional Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

### Graduate PLUS Changes to Loan Limits

Borrower Type	Yearly Loan Limits	Aggregate Loan Limits
New Borrowers as of 7/1/2026	\$0 - One Big Beautiful Bill Act eliminates the Graduate PLUS program	\$0
Legacy Borrowers	up to the student's Cost of Attendance	based on student credit approval

## Federal Graduate Loans

Legacy Provision: If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a credentialed program, the borrower can continue to borrow under current loan limits for three (3) academic years or the expected remainder of their expected time to credential, whichever is less.

[Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

[Professional Graduate Student Borrowers, an overview - NASFAA](#) (National Association of Student Financial Aid Administrators)

### Graduate Federal Loan

Borrower Type	Yearly Loan Limits	Aggregate Loan Limits
New Borrowers as of 7/1/2026	\$20,500 for graduate students \$50,000 for professional* graduate students	\$100,000 for graduate students \$200,000 for professional* graduate students
Legacy Borrowers	\$20,500 for all graduate-level students	\$138,500 for all graduate-level students

\*A professional student is a student enrolled in a program of study that awards a professional degree, as defined under section 34 CFR 668.2. Examples of a professional degrees include but are not limited to Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Veterinary Medicine (D.V.M.), Chiropractic (D.C. or D.C.M.), Law (L.L.B. or J.D.), Medicine (M.D.), Optometry (O.D.), Osteopathic Medicine (D.O.), Podiatry (D.P.M., D.P., or Pod.D.), and Theology (M.Div., or M.H.L.).

### Loan Proration

Institutions are required to prorate annual loan amounts in direct proportion to the percentage of full-time status in which the student is enrolled. There is no date of implementation set in the One Big Beautiful Bill Act.

Example: If a student is enrolled half-time for the fall and spring semesters, and their annual loan eligibility is \$7,500 (\$3,750 for each term). With a 50% enrollment, each semester the student would be eligible to borrow only \$1,875 each semester.

### Pell Grant Eligibility Changes

There are no legacy provisions, and changes are all set to be implemented on July 1, 2026.

## Pell Changes

Area of Impact	Change Explanation
Foreign Income	Requires that foreign income be included in the AGI used to calculate Pell Grant eligibility.
High SAI Provision	Students with an SAI greater than twice the maximum Pell Grant award will not be eligible for a Pell Grant.
Full Cost of Attendance Scholarships/Grants	Students who receive grants or scholarships from non-federal sources that cover their entire Cost of Attendance are ineligible to receive a Pell Grant, even if otherwise eligible for the program.

- [Full legislation text](#)
- [U.S. Department of Education Updates](#)
- [Federal Student Aid – One Big Beautiful Bill Act Updates](#)

Note that the above changes are not all-inclusive, and are meant to provide a brief summary of current Federal Department of Education Regulations. Contact the Financial Aid Office regarding specific questions or concerns.

## STUDENT PRIVACY: YOUR PROTECTION; OUR LIMITATIONS

The Financial Aid Office actively enforces the Federal Education Right and Privacy Act (FERPA) to protect your financial aid records at the University.

The Financial Aid Office understands requests made on behalf of our students for information. However, to protect the rights of our students' privacy, the Financial Aid staff cannot, without the presence and/or consent of the student, provide certain information to external parties, including the student's parents.

What **can** be disclosed:

- Documents need to complete the process
  - Status of the application
  - Whether or not a student has been awarded

What **cannot** be disclosed:

- Financial aid award amount

## APPLYING FOR FINANCIAL AID

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

The most important step in the financial aid process is applying federal, state, and/or institutional aid types. The Free Application for Federal Student Aid (FAFSA) can be completed via [www.studentaid.gov](http://www.studentaid.gov). The application is made available yearly on October 1.

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 U.S. 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 provide a Student Aid Index (SAI) number. The SAI number is used by Financial Aid to determine a student's eligibility for need and non-need-based financial aid.

The U.S. Department of Education and/or NSU may select students for a process called verification. Students selected for verification will be required to provide supporting documentation to resolve potential discrepancies that occur on the FAFSA. All discrepancies must be resolved prior to awarding of student aid.

There are occasions when special circumstances such as death, divorce or separation, disability, loss of employment, and/or natural disasters, may occur after completion of the FAFSA. Students can notify the Financial Aid staff to be considered for a "professional judgement".

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

## FINANCIAL AID AWARDS

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### 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 (COA)

- Student Aid Index (SAI)
- = Financial Need

Cost of Attendance (COA) is the estimated cost of attending Norfolk State University for an entire academic year (two semesters—Fall and Spring). A student's cost of attendance budget includes estimated amounts for tuition and fees, books and supplies, room and board, and personal/miscellaneous expenses for nine (9) months.

The Student Aid Index (SAI) is the amount of the family's financial resources that should be available to assist with paying for your education. It is calculated from the information reported on the Free Application for Federal Student Aid (FAFSA) and according to a formula established by law.

Note: The Cost of Attendance (COA) is a budget for determining eligibility for financial aid and should not be confused with the actual cost to attend NSU.

### How Aid is Awarded

Financial aid is calculated based on the total COA minus the SAI. The difference between these numbers determines the amount of need-based financial aid that a student may qualify for. Need-based financial aid includes grants, scholarships, federal and state work-study programs, and the federal Ford Direct Subsidized loan program. If the difference between the COA and the SAI is greater than the COA, the student qualifies for the federal Ford Direct Unsubsidized loan program. Information relating to need-based programs and the federal Ford Direct Loan programs. For more information, refer to page 11.

NOTE: Financial Aid awards based on students meeting the eligibility requirements established by the U.S. Department of Education, State Council of Higher Education of Virginia (SCHEV), the University, and other state agencies as well as the availability of financial aid at the time of awarding. To further determine your eligibility for financial aid, be contact a Financial Aid Counselor at 757-823-8381 or schedule a virtual appointment via our [Financial Aid web page](#).

### Award Offer

New students are notified via the Slate CRM system of financial aid award offers. Returning students are sent emails via their NSU email address alerting them that an award offer may be viewed via their MyNSU account. All students are notified via their NSU email address of updates and changes to the award offer. Changes in award offers may vary from student-to-student and are based on a change in FAFSA information, receipt of additional aid, and enrollment as a less than full-time enrollment.

## WORK-STUDY

NSU offers federal, state, and institutional work-study programs. Work-study programs are beneficial programs that allow students to gain valuable experience and networking opportunities. Federal and state work-study programs are based on need. Institutional Work-Study is a non-need-based program and 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.

For a current listing of vacant Federal and institutional Work-Study positions available, please visit: [Work-Study web page.](#)

**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 (for federal or state work-study programs only)
- 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 current rate of pay for a job is \$16. **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 time-sheet and hours remaining on each time-sheet thereafter. It is the student's responsibility to keep up with their hours. **Students will not be paid for hours exceeding the initial contract.**

## 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 Financial Aid Office is allocated limited funding in institutional scholarships. Students may also seek scholarship opportunities from his/her department.

**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. Please visit Scholarship Universe via our [Scholarship Universe web page](#) for both institutional and non-institutional scholarship opportunities.

**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.

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.

## LOAN INFORMATION

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### 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 **undergraduate** 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 student loans, including Direct Subsidized, Unsubsidized, and PLUS loans, charge a mandatory origination fee, which is a percentage of the total loan amount deducted proportionally from each disbursement. For loans disbursed between Oct. 1, 2020, and Sept. 30, 2025, the fee is 1.057% for Subsidized/Unsubsidized and 4.228% for PLUS loans.

### Direct Subsidized/Unsubsidized Loan Limits

The following chart provides maximum annual and aggregate (total) loan limits for subsidized and unsubsidized Federal Direct loans.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students (except independent students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
<b>First-Year Undergraduate Annual Loan Limit</b>	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
<b>Second-Year Undergraduate Annual Loan Limit</b>	\$6,500-No more than \$4,500 of this amount may be in subsidized loans.	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.
<b>Third Year and Beyond Undergraduate Annual Loan Limit</b>	\$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans.	\$12,500-No more than \$5,500 of this amount may be in subsidized loans.
<b>Graduate or Professional Student Annual Loan Limit</b>	Not Applicable (all graduate and professional degree students are considered independent).	
<b>Subsidized and Unsubsidized Aggregate Loan Limit</b>	\$31,000-No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students-No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

### Direct Subsidized/Unsubsidized Loan Repayment Plans

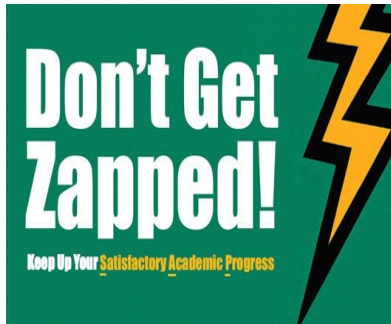
There are several options students can choose from when it comes time to start repayment. These plans allow students to easily transition into repayment and allow them to select a plan that fits their financial situation. Typically, students have 10 to 25 years to repay their loan, depending on which 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.

For more information on Loan Repayment Plans and Calculators visit: [studentaid.gov](http://studentaid.gov)

### 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 [studentaid.gov](http://studentaid.gov) to complete this process.

## SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY



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 acceptable 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 Hour	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.

**As mandated by the U.S. Department of Education policy, only courses required for a student's degree can be used in determining his/her enrollment status for financial aid purposes. In addition, federal student aid regulations stipulate that a student can repeat a previously passed course when determining enrollment status for financial aid purposes.**

### 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.**

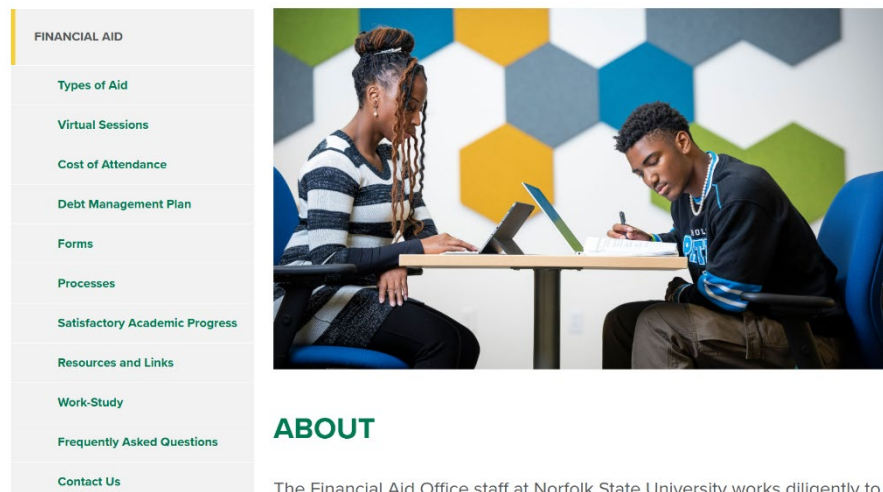
It is important to understand that an integral part of the Reclamation Project is forgiveness of previously earned deficient grades and **not** forgiveness of enrolling in the course. Therefore, the SAP process includes all courses attempted and completed. This calculation may mean that some reclamation 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.

### Financial Aid Appeals Process

To appeal a denial of financial aid, students must complete the SAP Appeal Application and submit supporting documentation via [nsu.studentforms.com](https://nsu.studentforms.com). The student and his/her academic advisor must complete the SAP Academic Plan our [Forms web page](#).

## FINANCIAL AID RESOURCES

The NSU Financial Aid website contains valuable information and resources. Please visit our [Financial Aid web page](#) today!



The screenshot shows the NSU Financial Aid website. On the left is a navigation menu with the following items: FINANCIAL AID, Types of Aid, Virtual Sessions, Cost of Attendance, Debt Management Plan, Forms, Processes, Satisfactory Academic Progress, Resources and Links, Work-Study, Frequently Asked Questions, and Contact Us. To the right of the menu is a photograph of two students, a woman and a man, sitting at a table and studying together. The woman is looking at a laptop, and the man is writing in a notebook. Below the photo is the heading "ABOUT" and the text "The Financial Aid Office staff at Norfolk State University works diligently to".

## FINANCIAL AID CONTACT INFORMATION



# NORFOLK STATE

## UNIVERSITY

### Contact Information

#### Office of Financial Aid

Student Services Center, Suite 211 Norfolk State University  
700 Park Avenue  
Norfolk, VA 23504

Email: [financialaid@nsu.edu](mailto:financialaid@nsu.edu)

Financial Aid Telephone: (757) 823-8381

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

Financial Aid Fax: (757) 823-9059

#### Hours

Monday – Friday: 8 a.m.– 5 p.m.

#### Follow us



#### Facebook

@Nsufinancialaid

#### X & Instagram

@Nsuscholarships