



University of Pittsburgh  
Titusville

Office of Financial Aid  
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### Special Points of Interest:

- Financial Aid awards are not automatically renewed each year. The FAFSA for the 2016-2017 academic year will be available after January 1, 2016.
- Our priority deadline for filing the FAFSA is March 1.
- Pennsylvania's state grant deadline is May 1

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# Official Guide to Financial Aid 2016–2017

[www.upt.pitt.edu/financial-aid](http://www.upt.pitt.edu/financial-aid)

## Understanding Your Award Letter

This guide contains important information about your financial aid awards from the University of Pittsburgh at Titusville (Pitt-Titusville). The financial aid that you are eligible to receive is detailed in your award letter. Please read through this information carefully and keep it with your other important school papers as a reference should questions arise. More detailed information about financial aid at Pitt-Titusville is available on our website [www.upt.pitt.edu/financial-aid](http://www.upt.pitt.edu/financial-aid).

Financial aid is awarded by the university from three major sources: federal, state, and institutional funds. Your financial aid award is made up of one or several different sources: grants, loans, scholarships, and work opportunities.

If you completed a **Free Application for Federal Student Aid (FAFSA)**, some awards included in your award letter were made based on the FAFSA results. Your financial need is determined by calculating the difference between your **Expected Family Contribution (EFC)** and the estimated total **Cost of Attendance (COA)** at Pitt-Titusville.

Your EFC is determined by the information you provided on the FAFSA. You should have received the results of your FAFSA filing in a **Student Aid Report (SAR)**. If you have not already done so, you should review your SAR for accuracy. If any of the information on the SAR is inaccurate, you should correct it following the instructions on the SAR and return it to the federal processor to have your information updated.



Welcome to Pitt-  
Titusville!

Financial Aid Office Hours  
Monday - Friday  
8:30 am to 5:00 pm

Contact:

**Melissa Ibanez**  
Director of Financial Aid

• • • • •

**Katie Morris**  
Financial Aid Counselor

814-827-4495  
[uptaid@pitt.edu](mailto:uptaid@pitt.edu)

## Academic Year Aid

In most cases, the awards are divided between two terms of the academic year, **Fall Term** (late August through mid December) and **Spring Term** (January through late April). These financial aid award periods are identical to the terms during which we expect you will enroll and be billed for

by the University of Pittsburgh. If you plan to enroll for the **Summer Term** (May through mid August), none of the financial aid shown in this letter will be applied to that term.

For information regarding financial aid for the summer term, refer to page 8.

### IMPORTANT:

Students accepted into Pitt-Titusville's **Nursing & Physical Therapist Assistant Programs** are required to enroll in the summer term between their first and second year.



Grants &  
Scholarships  
are  
considered  
gift aid and  
usually do not  
have to be  
repaid.



## Federal Pell Grant

The Federal Pell Grant is based on need. It is awarded to undergraduate students who have not previously earned a bachelor or professional degree. If your award letter includes a Federal Pell Grant, your eligibility was determined based on your EFC from the FAFSA and anticipated enrollment status utilizing the U.S. Department of Education Pell Payment Schedule.

All Federal Pell Grant calculations will be reviewed by our office for accuracy. If errors are found, our office will make corrections and those changes may affect the amount of your actual Federal Pell Grant and/or your financial aid eligibility.

PLEASE NOTE: Regulations effective July 1, 2012 limit the receipt of a Federal Pell Grant to a lifetime limit up to the equivalent of 12 full-time semesters. This will be tracked by the U.S. Department of Education.

Visit <https://studentaid.ed.gov/sa/> for more information on the Federal Pell Grant.

## Federal SEOG Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is based on need. It is funded by the federal government but administered by the school. Awards may differ from school to school. You must be Federal Pell Grant eligible. Priority is given to the neediest students.

If your award letter includes a Federal SEOG, the award was made based on your demonstrated financial need and our review of your FAFSA.

Visit <https://studentaid.ed.gov/sa/> for more information on the Federal SEOG Grant.

## Federal Work Study (FWS)

Federal Work Study is a need-based award. It is funded by a match between the federal government and the school. An award of Federal Work Study does not guarantee a position; all jobs are filled at the discretion of the individual departments. If your award letter includes a FWS award, the amount shown **is not** deductible from your university bill. If you work, you will receive a bi-weekly paycheck. If you choose to participate in the FWS program by applying for and accepting a FWS job, the award shown is the total amount you can earn as a FWS employee. If you choose not to be employed under the Work Study program, this award amount is not available to you. Returning students must maintain a minimum cumulative GPA of 2.0 to be eligible to receive the award.

Jobs offered under the FWS program vary in types of responsibilities. All job locations are on campus. For more information on Pitt-Titusville's student employment, visit [www.upt.pitt.edu/financial-aid/types-financial-aid/student-employment](http://www.upt.pitt.edu/financial-aid/types-financial-aid/student-employment).

## Endowed Scholarships

These are scholarships awarded to first-time, full-time freshmen and transfer students by the Office of Financial Aid. All students who file a complete admissions application by the suggested deadline, including all supporting documents, are automatically considered for an endowed scholarship. If your award letter includes an endowed scholarship, this award was made based on an evaluation of your academic performance and eligibility by the Financial Aid Office (FAO). In addition to academic information, other information such as demographics and/or enrollment in a particular major may have been considered when the scholarship was awarded. These scholarships are renewable for one additional year while attending Pitt-Titusville if you maintain certain criteria (defined in the notification letter). Changes in any of these items might affect your awards. These scholarships are not refundable. There are some instances when an endowed scholarship is reduced: for instance, when a student gets a full tuition scholarship, and the endowed scholarship exceeds the student's billable costs.

Scholarships awarded through the FAO will be credited directly to your university bill. For more information regarding Pitt-Titusville's endowed scholarships, please visit [www.upt.pitt.edu/financial-aid/types-financial-aid/upt-scholarships](http://www.upt.pitt.edu/financial-aid/types-financial-aid/upt-scholarships).

### UPT Merit Scholarship

This scholarship is awarded at entry to eligible full-time Pitt-Titusville students residing in the residence halls. The scholarship is renewed automatically for one additional year. No summer awards are available. A student must have a 2.0 cumulative GPA at the end of their first academic year, be enrolled full time and reside on campus to renew their award for the second year. Learn more about this scholarship by clicking [www.upt.pitt.edu/financial-aid/types-financial-aid/upt-scholarships](http://www.upt.pitt.edu/financial-aid/types-financial-aid/upt-scholarships).

If you are awarded a UPT Merit Scholarship, it will be deducted from your university bill.

SAT SCORES	GPA		
	< 2.50	2.50-2.99	>= 3.0
>= 1000	No Award	\$3,000	
800-999	No Award	\$2,500	
<= 799 (or no scores)	No Award	No Award	

Student applying directly to Pitt-Titusville who have a cumulative high school GPA of 3.0 or higher may qualify for an additional \$500 award.

### Federal Perkins Loan

The Federal Perkins loan program will be extended through September 30, 2017. This is a need-based loan funded by the federal government and administered by the University. The Office of Financial Aid determines eligibility and the amount of the loan. It is not uncommon for loan awards to differ from school to school. The loan is a fixed low-interest subsidized loan (5.0%) made to the student. Loan repayment begins nine months after you are no longer enrolled or drop below 6 credits.

If your award letter includes a Federal Perkins Loan, and you are a first-time borrower, you must complete both an Entrance Interview and Master Promissory Note (MPN) before these funds will be available to you. You will be notified by ECSI via your Pitt email account when your MPN is available for you to sign. These requirements can be completed online at [www.bc.pitt.edu/students/entranceexitcounseling.html](http://www.bc.pitt.edu/students/entranceexitcounseling.html).

Funds will be credited to your university bill once these requirements are met. If you want to reduce or decline this loan, please complete the Aid Acceptance Form included with your award letter and return it to our office.

### Pennsylvania Higher Education Assistance Agency (PHEAA) State Grant

If you are a Pennsylvania resident, an estimated PHEAA Grant amount may be included on your award letter. An estimated PHEAA grant is our projection of what you might be eligible for and will not be credited to your university bill. You are required to complete a FAFSA and any other processes requested by PHEAA before you will be reviewed and awarded an actual PHEAA grant. The PHEAA State Grant deadline to apply is May 1.

Once you complete this process, PHEAA will notify you directly concerning your eligibility and the actual amount of the award. A difference between our estimated PHEAA Grant and the actual grant you receive may be the result of differences in family financial data, changes in your school of enrollment or housing plans, and/or your academic progress. If you are awarded an actual PHEAA grant, it will be deducted from your university bill.

For questions regarding PHEAA Grant residency, status notice information, distance education policy information, or income validation, you will need to contact PHEAA at 1-800-692-7392 or on the web at [www.pheaa.org](http://www.pheaa.org).

**PLEASE NOTE:** Due to Pitt-Titusville's tuition and fees being significantly lower than the other Pitt campuses, PHEAA requires us to submit your actual tuition and fees for reconsideration after the add/drop period of each term. This may cause your PHEAA award to be lower than the estimated/anticipated aid shown on your award. The actual PHEAA award will not show on your university account until the September bill. Please contact the Financial Aid Office with questions.



Federal Perkins  
Loan repayment  
begins nine  
months after  
you are no  
longer enrolled  
or drop below  
six credits.



*Small Campus . . .  
Big Opportunities*

## Federal Direct Loans

Federal Direct Loans are low-interest loans for eligible students to help cover the cost of higher education. The student borrows directly from the U.S. Department of Education. Generally you cannot be turned down for a Federal Direct Loan unless you have defaulted on a previous student loan or you do not qualify as a citizen or eligible non-citizen. You must be enrolled in at least 6 credits to qualify for this loan.

## Federal Direct Loans include the following types of loans:

### Subsidized

The subsidized Direct Loan is need-based. Interest accrued on this loan is paid by the federal government while the student is enrolled in at least 6 credits.

Interest accrues at a fixed rate of 4.29% for subsidized loans disbursed after July 1, 2016.

### Unsubsidized

The unsubsidized Direct Loan is not need based. The student is responsible for the interest that accrues on the loan from the time it is disbursed until it is paid in full.

Interest accrues at a fixed rate of 4.29% for unsubsidized loans disbursed after July 1, 2016.

## Federal Direct Loan Process

The financial aid office will award you a Federal Direct Student Loan for the maximum amount that you are eligible for based on the number of credits you have completed and your program of study. Funds will be credited to your university bill once certain requirements are met. If you want to accept, reduce or decline this loan, please log in to your PeopleSoft student service center to do so.

As a student borrower, you must complete Entrance Counseling and a Master Promissory Note (MPN) before loan funds can be disbursed to you. These requirements can be completed online at <https://studentloans.gov>. Your MPN will be valid for 10 years while you are enrolled as a student. You will not need to sign this form each year as long as you remain continuously enrolled.

Step-by-step instructions to completing the entrance counseling and MPN for the University of Pittsburgh can be found at [https://oafa.pitt.edu/pdf/faid/applying\\_federal\\_student\\_loan.pdf](https://oafa.pitt.edu/pdf/faid/applying_federal_student_loan.pdf).

When prompted to select "school name" select **UNIVERSITY OF PITTSBURGH - PITTSBURGH**.  
DLID:G03379 School Address: 107 Cathedral of Learning, 4200 Fifth Avenue, Pittsburgh, PA 152600001.

**NOTE:** You do not have to accept the full loan amount. You can request a lesser amount and if you need funds later you can request an additional amount (as long as you are still enrolled for a minimum of six credits) up to your maximum eligibility amount by logging in to your PeopleSoft Student Service Center.

## Figuring Out Your Financing

When borrowing, it is important to consider how you will be able to manage your debt when you begin to repay the loan. A manageable level of debt payment is considered to be between 8% and 15% of your first year's gross income. Your monthly student loan payment normally can last up to ten (10) years. The chart to the right shows an estimated monthly payment for loans with different interest rates. Additionally, more information is available on the following pages regarding the different types of educational loans.

## Interest Rates

Amount Borrowed	3.5%	6.8%	8.25%
\$5,000	\$50	\$64	\$61
\$10,000	\$99	\$116	\$123
\$15,000	\$148	\$173	\$184
\$25,000	\$247	\$288	\$307



Repayment for Federal Direct Loans begins six months after you are no longer enrolled or you drop below six credits.

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. Students can access and inquire about their federal loans and/or grants. The NSLDS website is [nslds.ed.gov](https://nslds.ed.gov).

## Federal Direct Student Loan Eligibility

If you have earned...	BASE AMOUNT	ADDITIONAL AMOUNTS (INDEPENDENT/PLUS DENIAL)
	You are eligible for up to:	You are eligible for up to:
0-23 credits	\$3,500 (sub or unsub) & \$2,000 (unsub) for the year	\$4,000 (unsub)
24-53 credits	\$4,500 (sub or unsub) & \$2,000 (unsub) for the year	\$4,000 (unsub)
54 credits or more	\$5,500 (sub or unsub) & \$2,000 (unsub) for the year	\$5,000 (unsub)
Previous Degree	Depends on credits accepted for current degree	Depends on credits accepted for current degree

- If you are registered in a two-year program, your base amount cannot exceed \$6,500 (sub or unsub).
- The above amounts & types may vary depending on your financial need and how much room you have in your budget.
- Independent and Dependent Status are determined by information provided on the FAFSA.
- Loan Proceeds: You will be notified by the guarantor when your funds will be disbursed.
- Pre-PTA and Pre-Nursing have annual base maximums of \$5,500.academic year

## Federal Direct Student Loan Fees

When determining the amount you need to borrow, you need to take into consideration a fee of 1.068%, for loans disbursed after October 1, 2016, which will be deducted from the gross amount of loan borrowed.

## Federal Direct Student Loan Fee Examples

Loan Amount Awarded		Loan Fee (1.068%)		Amount Received/Deducted from University Bill	
Year	Term	Year	Term	Year	Term
\$3,500	\$1,750	\$37	\$19	\$3,462	\$1,731
\$4,500	\$2,250	\$48	\$24	\$4,452	\$2,226
\$5,500	\$2,750	\$59	\$29/30	\$5,441	\$2,721/2750
\$6,000	\$3,000	\$64	\$32	\$5,936	\$2,968



A financial aid award may be reduced or canceled due to changes in enrollment, residency status or housing arrangements, or an overaward due to receipt of scholarships/aid from other sources. It is your responsibility to inform the Office of Financial Aid of any and all changes in your status.





### Ways to “Meet the Gap”

- Pitt Payment Plan
- Parent PLUS loan
- Alternative Loan



## Federal Direct Parent PLUS Loans

The Federal Direct Parent PLUS Loan program enables parents of dependent undergraduate students to borrow a Federal Direct PLUS loan to help pay for educational expenses. The parent borrows directly from the U.S. Department of Education. The parent can borrow up to the total estimated cost of attendance minus all other sources of financial aid. A fixed interest rate of 6.84% (for 2016-2017) is shared on the loan from the time funds are disbursed until it is paid in full. Borrowers have up to ten (10) years to repay, depending on their balance. Repayment begins 60 days after the second disbursement. There are options to defer repayment while the student is enrolled in school.

Further information on the Federal Direct Parent Plus Loan is available [www.upt.pitt.edu/financial-aid/types-financial-aid/federal-direct-parent-plus-loan](http://www.upt.pitt.edu/financial-aid/types-financial-aid/federal-direct-parent-plus-loan).

## Federal Direct PLUS Loan Eligibility

- Dependent students must complete the Free Application for Federal Student Aid (FAFSA), must be enrolled at least half-time (6 credits) in a degree seeking program, and meet all other eligibility requirements, which include maintaining Satisfactory Academic Progress standards.
- The Borrower must be either a biological or adoptive parent, or step-parent. Grandparents or other relatives cannot apply as the borrower, but can only act as endorsers if the parent is denied a Federal Direct Parent PLUS Loan.
- Parent borrowers and their student must be US citizens or eligible noncitizens and not be in default on federal aid.
- A Federal Direct Parent PLUS Loan applicant is denied if the applicant is 90 or more days delinquent on any debt as of the credit report's date or during the five years preceding the date of the credit report, the applicant has been the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or write-off of Title IV debt.

## Federal Direct Parent PLUS Loan Process

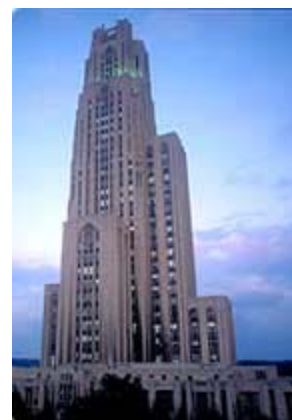
- The parent must complete the PLUS request process online at [www.studentloans.gov](http://www.studentloans.gov). The parent borrower consents to a credit check by the US Department of Education by submitting the completed PLUS request form. Debt to income ratio, credit score, and employment status are **not** taken into consideration in the credit check process. Adverse credit typically results in a denied credit check.
- Borrowers will receive notification from Federal Direct Lending of their approval or denial at time of appointment. If approved, the parent will need to complete the Master Promissory Note (MPN) before funds will be sent to the university.
- If denied, the borrower has the option to contact the credit bureau to resolve any inaccurate information, reapply with an endorser who does not have an adverse credit history or then student can request an additional unsubsidized Federal Direct Student Loan be awarded. If the same parent borrower or another parent borrower is later approved for the Federal Direct Parent PLUS loan through a credit appeal or an endorser, the student's additional unsubsidized Federal Direct Stafford loan will be canceled.
- **Note:** Loan term dates are fall only, spring only or fall/spring combined. Be sure to take the loan period into consideration when determining the amount to borrow. If you apply for a fall/spring combined loan period, the net loan total will be split equally between the two semesters into two equal payments.

## Federal Direct Parent PLUS Fees

When determining the amount you need to borrow, you need to take into consideration an origination fee of 4.272% for PLUS loans disbursed after October 1, 2016.

## Federal Direct Parent PLUS Fee Examples

Loan Awarded		Loan Fee		Amount Received	
Year	Term	Year	Term	Year	Term
\$5,000	\$2,500	\$214	\$107	\$4,786	\$2,393
\$10,000	\$5,000	\$427	\$214	\$9,573	\$4,786



## Alternative Loans

A private alternative loan is a non-federal loan through a private lender, typically in the student's name requiring a cosigner. Approval and interest rates are based on the creditworthiness of the borrower and cosigner. Each alternative lender has different eligibility requirements, loan rates, terms, and conditions. A number of private educational loans are available if you need additional financial assistance.

As the student, you are the borrower and, in most cases, will need a creditworthy cosigner to qualify. The loan must go through a credit check for approval. You may borrow up to the cost of attendance less other financial aid. Interest rates vary. Payment may be deferred until you are out of school or enrolled in fewer than six credits; however, the interest will be accruing and should be paid, if possible, while you are in school. These private education loans do not have an interest rate cap and may have a variable or fixed interest rate. Federal guidelines determine the timeline for actual disbursement of funds.

Visit [www.upt.pitt.edu/financial-aid/types-financial-aid/alternative-loan-programs](http://www.upt.pitt.edu/financial-aid/types-financial-aid/alternative-loan-programs) for more information. Click on the link for FAST CHOICE at the bottom for a comparison of various lenders and to apply.

The University  
of Pittsburgh  
at Titusville  
does not  
endorse,  
recommend or  
promote any  
particular loan  
lender.

## Pitt Payment Plan

The University offers a monthly payment plan each semester for balances of \$500 or more. Each installment will be automatically deducted on the 5th of each month from the credit card or bank account you designate. Since you can start your plan before there are actual charges on the student account, your plan will be rebalanced periodically to ensure it corresponds with your actual student account balance.

When you access your PittPay account to view your eBill there is a payment plan option on the menu. When you choose the Payment Plan option, it will walk you through the steps to enroll. There is a nonrefundable fee charged if you use the payment plan option.

You may contact Student Services at 814-827-4431 for more detailed information or view the web information at <http://payments.pitt.edu/pplan.html>.

***Payment Plan Enrollment Begins April 11, 2016 for the 2016 –2017 academic year.***





Summer term  
tuition is billed  
on a per credit  
basis.



### 2016—2017 “Estimated” Billing (Academic Year—Two Terms)

	Tuition	Fees	On-Campus Room & Board	Totals
Full-Time PA Resident	\$10,970	\$830	\$10,472	\$22,272
Full-Time PA Resident/Nursing	\$15,954	\$830	\$10,472	\$27,256
Full-Time Out-of-State	\$20,772	\$830	\$10,472	\$32,074
Full-Time Out-of-State/Nursing	\$29,674	\$830	\$10,472	\$40,976
Part-Time PA Resident	\$457 per credit	\$270	N/A	N/A
Part-Time PA Resident/Nursing	\$664 per credit	\$270	N/A	N/A
Part-Time Out-of-State	\$863 per credit	\$270	N/A	N/A
Part-Time Out-of-State/Nursing	\$1,236 per credit	\$270	N/A	N/A

- Room/board is based on double-room occupancy and unlimited meals + 50 flex dollars.
- Full time is considered 12-18 credits per term
- There may be additional fees depending on the courses you take. Also, you will need to purchase books. Plan on spending about \$590 each semester.
- These are only estimates. Student Accounts will process actual billing charges in July.

### Summer Financial Aid

If you are thinking of taking summer classes, there are some things you need to take into consideration.

- There may be limited financial assistance, usually in the form of student alternative or Federal Direct Parent PLUS loans.
- Tuition is charged **per credit**. This means you will be charged the corresponding part-time tuition amount for each credit you are enrolled.
- Fees for summer are part-time unless enrolled in 12 or more credits.
- There is no food service available during the summer term.
- Free housing is available (See Student Affairs for details).
- You must be registered in at least 6 credits and have loan eligibility left from the 2016-2017 year to receive a Federal Direct Student Loan for summer.
- If you are registered for a class that is later cancelled, or if you drop a class, please note, financial aid award may be reduced or canceled due to changes in enrollment.

**NOTE:** Both Pitt-Titusville’s Nursing and Physical Therapist Assistant program curriculums require *all* students to enroll in courses over the summer term. For more information contact your advisor.

- For nursing students credits can vary between 8 and 14 credits.
- For physical therapist assistant students, the required amount is 8 credits.



## Paying Your University Bill

You will be billed for **actual direct costs** for each term for which you register. Fall Term is generally September to December, Spring Term is January to April, and Summer Term is May to August. University bills have specific **due dates**; generally fall bills are due to be paid in August, and spring bills are due to be paid in December. If you want to estimate the amount that will be due from your family, you can use the worksheet below. Please refer to the previous page or to [www.upt.pitt.edu/admissions/tuition-and-fees](http://www.upt.pitt.edu/admissions/tuition-and-fees) for information about tuition rates, fees, and room and board expenses. Tuition increases are likely to occur each year and are generally announced in early July. You may incur additional fees for certain courses.

Annual Tuition	\$	
Annual Estimated Fees	\$	
Annual Room & Board	\$	
	Total Annual Estimated Bill	\$
Less Annual Financial Aid:		
Federal Pell Grant	\$	
PHEAA Grant	\$	
Federal SEOG Grant	\$	
Federal Perkins Loan	\$	
University Scholarships	\$	
Other Scholarships	\$	
Federal Direct Loan	\$	
Other Loans	\$	
	Total Aid	- \$
	Balance Due	\$

This is approximately what you will need to pay **for both terms (fall/spring)** at Pitt-Titusville. To determine what you will need to pay per term, divide the balance due by 2. Remember, this is just an estimate; your actual charges will be billed to you based on your registration and your actual housing and meal plans.

Most students incur other indirect expenses while attending college for items such as books and supplies (generally \$500-\$1,000 per year), transportation between home and campus, and personal and miscellaneous expenses. These expenses can vary widely from student to student.

Any remaining balance due on your student bill after financial aid is deducted is your responsibility. Detailed information about how to pay your student bill is available from the Student Accounts website: [www.upt.pitt.edu/financial-aid/billing](http://www.upt.pitt.edu/financial-aid/billing).

As a student borrower using the Federal Direct Student Loan program, you must complete the Entrance Counseling & Master Promissory Note before these loan funds can be disbursed to you.

If your parents plan to use the Federal Direct Parent PLUS loan program, it is suggested that they apply by July 15. Parents interested in a Federal Direct Parent PLUS loan must initiate the process by completing the PLUS Request process online at [www.studentloans.gov](http://www.studentloans.gov).



You must act on your bill by your due date. Failure to do so will result in additional fees and/or denial of University services.





You are required to make satisfactory progress and remain in good academic standing with the university in order to retain your eligibility for financial aid.



## General Financial Aid Provisions

Any need-based awards are made based on financial and other family information submitted by you and your family. This data was used to calculate an **Expected Family Contribution (EFC)** on your FAFSA. In applying for and receiving need-based aid, you agree to provide any additional financial and other pertinent information to document your eligibility to this office, if requested by an authorized university official. The University reserves the right to request and review this additional information and, if necessary, to reduce or cancel awards made based on updated family information. You and your family are responsible for the accuracy of all data submitted on your Free Application for Federal Student Aid (FAFSA), your University of Pittsburgh at Titusville Financial Aid Verification Worksheet, copies of a federal IRS tax return transcript and other associated documents.

Your Financial aid application was evaluated using other general information provided by you concerning your enrollment plans (full- or part-time study), housing status, planned school of enrollment, dependency status, and state residency. Should any of this original information change, your financial aid package will be reviewed and may be adjusted by this office. A change to less than full-time enrollment may cause awards to be canceled, as some programs of financial aid are only available to full-time students. Changes in enrollment may also reduce your total aid eligibility. If you live in off-campus housing, you may be required to document your off-campus arrangements with our office. If your financial aid awards assumed non-resident tuition assessment and you are assessed tuition as a resident, your financial aid will be reviewed and adjusted. If changes are necessary, our office will make the necessary adjustments to your financial aid and other data.

## Title IV Refund Policy for Resignation

If you resign from the University during the term for a satisfactory reason, you may be entitled to a reduction of university charges. You must notify the Registrar's Office of your intent to resign. A reduction in total university charges may result in a refund of funds to specific aid programs according to a predetermined priority.

## Release of Student Information

The Family Educational Rights & Privacy Act (FERPA), as amended, state that when a student begins attending a college or university, the rights previously held by the parents shall be accorded to the student.

The payment of a student's tuition by the parent does not, by itself, give the parent access to a student's record.

More information can be found at [www.upt.pitt.edu/family-education-rights-and-privacy-act-ferpa](http://www.upt.pitt.edu/family-education-rights-and-privacy-act-ferpa).

## Satisfactory Academic Progress

The Office of Financial Aid is required by federal regulations to monitor student progress toward the completion of a degree. You are required to make satisfactory academic progress and remain in good academic standing with the university in order to retain your eligibility for financial aid. An annual evaluation is made of your academic performance at the end of the Spring Term. If you are denied financial aid because you failed to make academic progress or to maintain good academic standing, you have the option of paying for classes using your own funds until you reach satisfactory academic progress or you have the right to appeal. Specific guidelines and information concerning academic progress and standing are available on request from our office or online at [www.upt.pitt.edu/financial-aid/satisfactory-academic-progress](http://www.upt.pitt.edu/financial-aid/satisfactory-academic-progress).

The **Pennsylvania State Grant** has separate guidelines for checking academic progress. Students will be notified by PHEAA if they are not making progress for their state grant. All appeals for this grant are handled through PHEAA directly at [www.pheaa.org](http://www.pheaa.org).

# Verification

## New Students

If you are selected for verification, we will not be able to credit your student account with federal funds until you have completed the verification process. You must print off the verification worksheet, complete it, and return it to our office. You will be required to provide a copy of you and your parent(s), if applicable, 2015 federal IRS tax return transcript, W2s, and any other forms requested in the verification form.

If you did not or will not file a federal tax return, you will indicate that on the verification form and submit W2s for all applicable income.

Federal IRS tax return transcripts can be requested by calling the IRS at 1-800-908-9946, or completing the 4506-T form which can be found online at [www.irs.gov/pub/irs-pdf/f4506t.pdf](http://www.irs.gov/pub/irs-pdf/f4506t.pdf).

## Returning Students

If you are selected for verification, you will not receive an award letter until you have completed the verification process and your FAFSA status is official. We will send a verification form, which you will also need to complete and return to our office. You will be required to provide a copy of you and your parent(s), if applicable, 2015 federal IRS tax return transcript, W2s, and any other forms requested in the verification form.



You may jeopardize your eligibility for financial aid if you make corrections to the household or income/asset sections of your FAFSA after you receive your financial aid award letter. If you need to make corrections it is important to contact the Office of Financial Aid.

## Other Financial Aid Awards

Financial aid offered to you by other organizations and other university departments may not appear on your financial aid award letter. You must contact the organization or department directly to find out how these funds will be paid to you.

If you are the recipient of such an award, you are required to report the source and dollar amount of the award to our office. Please use the Aid Acceptance Form included with your award letter to do so. Outside sources might include, but are not limited to, ROTC scholarships, Office of Vocational Rehabilitation grants, employer tuition reimbursement, tuition remission, private or corporate gifts or scholarships, etc.

Should the total of the financial aid you receive exceed your federally determined student eligibility, your financial aid package will be reviewed. Our office may be required to reduce or cancel some of your financial aid. The adjustment will be made at the time our office is aware of other financial aid or changes in your eligibility. As a result of these adjustments, our office may be required to return funds to a state or federal agency or to a lender. The reduction will be reflected in your student account.

If your award letter includes any award listed as "estimated", this is only a projection of what you might be eligible to receive. Final determination of your eligibility will be made by the agency administering the fund. You will not receive a credit on your university bill for any award listed as "estimated". Our "estimate" does not guarantee that you will receive these funds. If you have questions about an "estimated" amount, you should contact the outside scholarship agency or office to confirm your eligibility for that award and their method of payment.

## Special Conditions

If you have filed the FAFSA, but have circumstances that you feel are not reflected in the information provided, you may wish to contact our office. We have Special Conditions Forms available for families to fill out for cases such as loss of employment or extraordinary medical expenses.

The Office of Financial Aid will only make earned income adjustments after the 2016 federal taxes are completed, and copies of the IRS tax transcript and W2s must be submitted for review no later than the end of the first week of April 2017. Changes may be made retroactive to the 2016 fall semester.

## Changes in Circumstances

It is your responsibility to report changes in circumstances that may affect your eligibility for financial assistance: for example, if you receive a scholarship that is not already listed on your award letter, or if your enrollment, residency or housing status changes.

A financial aid award may be reduced or canceled due to changes in any of the above, but not limited to circumstances.





University of Pittsburgh  
Titusville

Office of Financial Aid  
504 E. Main Street  
Titusville, PA 16354  
Phone: 814-827-4495

All correspondence from the University will be mailed either to the permanent/ mailing address you provided on your admission application, your campus mailbox if you live on campus or your @pitt.edu e-mail account. It is your responsibility to keep your addresses current, which includes off-campus addresses.



### Contact Information:

#### REGISTRAR

814-827-4431

<http://www.upt.pitt.edu/academics/registrar>

Schedules  
Transcripts  
Credits and registration  
Veteran assistance

#### STUDENT ACCOUNTS

814-827-4470

<http://www.upt.pitt.edu/financial-aid/billing>

Cost, invoices/billing and refunds  
Book vouchers  
1098T questions

#### STUDENT AFFAIRS

814-827-4460

<http://www.upt.pitt.edu/student-life>

Housing & meal plans,  
Counseling Center  
Health Center  
Athletics

#### SCHOLARSHIP SEARCH SITES

[www.fastweb.com](http://www.fastweb.com)  
[www.finaid.org](http://www.finaid.org)  
[www.cappex.com/scholarships](http://www.cappex.com/scholarships)  
[www.collegeboard.org](http://www.collegeboard.org)  
[www.scholarships.com](http://www.scholarships.com)  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

#### FEDERAL PROCESSOR

1-800-433-3243

[www.fafsa.gov](http://www.fafsa.gov)

<https://fsaid.ed.gov/npas/index.htm>

Check on the procession of FAFSA  
Receive duplication Student Aid Report (SAR)  
Create and/or edit your FSA ID

#### FEDERAL DIRECT LENDING

1-800-557-7394 application services

1-800-848-0979 deferment information

[www.studentloans.gov](http://www.studentloans.gov)

Federal Direct Stafford Loan Entrance Counseling  
Federal Direct Stafford Loan MPN  
Federal Direct PLUS Loan MPN

#### PHEAA—PA STATE GRANT

1-800-692-7392

[www.pheaa.org](http://www.pheaa.org)

PA State Grant status

#### PITT E-MAIL

When you are officially accepted at Pitt-Titusville, you will receive a Pitt e-mail. If you use a private account, please forward your Pitt account e-mail to your private e-mail so that you will receive the important information that is sent to the student distribution list from the Office of Financial Aid.