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Graduate Financial Aid

Delaware State University applicants for financial aid must use the Free Application for Federal Student Aid (FAFSA). The FAFSA is used to determine the need for financial assistance and as a mechanism for non-need based and need based loan certification. Further, all students applying for scholarships, grants and tuition fee waivers must file and complete the financial aid process before any form of aid can be applied to the students account.

Financial Aid at the University is made available for graduate students through tuition fee waivers, loans and part-time employment opportunities.
Students applying for Financial Aid must meet the United States Department of Education, as well as, the University's Satisfactory Progress requirements to be considered for and to continue to receive financial aid during their program of study.

Delaware State University requires a student to:

1. Complete at least 24 hours by the end of an academic year, including summer school.
2. Have at least a 1.70 cumulative GPA each academic year including summer school and by the end of the second academic year maintain a cumulative GPA of 2.0 until graduation.
3. For undergraduates, the program of study must not exceed 182 attempted credit hours.
4. Student (undergraduate and graduate)who attend as part-time (1?11) credit hours must complete each term respectively by maintaining the attempted enrollment status.
5. New transfer students who are accepted on probation must submit an appeal letter with a signed participation agreement with Academic Support Services.

Students who do not meet the criteria for Satisfactory Academic Progress may appeal in writing to the Director of Financial Aid for reconsideration of reinstatement. The student must provide documentation with the statement of appeal indicating any special circumstances (e.g. medical records, accident report, medical bills, change in program of study, etc.) which may have interfered with meeting eligibility.

Students cannot receive financial aid for audited classes.

Federal Family Educational Loan Program (FFELP)
Considered one form of self-help aid. Under the FFELP Loan Program students are able to borrow directly from choice lenders. Students may apply by completing the Free Application for Federal Student Aid (FAFSA) and ensuring that the results of the application (Student Aid Report) are submitted to the Financial Aid Office. The financial aid award will automatically include a loan offer based on the students' level of eligibility. FFELP loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays the interest on the loan until the borrower begins repayment and/or during authorized periods of deferment.

A student can borrow an unsubsidized loan regardless of financial need. Interest will be charged from the time the loan is disbursed until it is paid in full. If the interest is allowed to accumulate, the interest will capitalize ? that is, the interest will be added to the principal amount of the loan which will increase the amount of the borrower=s outstanding balance.

A dependent undergraduate student with freshman status (0?29 earned credit hours), enrolled in an approved program of study for at least a full academic year, may borrow up to $2,625 per year. The student may borrow $3,500 per year with sophomore status (30?59 earned credit hours) and enrolled for a full academic year. Students with junior and senior status (59-120 earned credit hours) may borrow up to $5,500.

An independent undergraduate student or dependent student whose parents are unable to get a PLUS (Parents) loan can borrow up to $6,625 as a first-year student in a program of study for at least a full academic year (at least $4,000 of this amount must be in unsubsidized loans) $7,500 after completion of the first year of study ($4000 of this amount must be unsubsidized) and $10,500 if two years of study are completed (at least $5,000 must be unsubsidized). Generally, graduate students may borrow up to $18,500 each academic year. Only $8,500 of this amount can be in a subsidized Stafford loan. The total debt you can have outstanding from all Stafford loans combined as a graduate student is $138,500. Only$65,500 of this amount may be subsidized loans. Remember that the debt limit includes any Stafford loans received for undergraduate study.

PLUS Loans are available to the parents of dependent students. The parent may borrow up to the remaining cost of attendance.

To apply for a FFELP loan, students should submit a Free Application for Federal Student Aid [1] to U.S. Department of Education by February 1 for the Fall Semester and by October 1 for the Spring Semester.

Federal guidelines stipulate that the University must determine that the student has maintained eligibility for the loan before each disbursement of loan proceeds. Reaffirmation of loan eligibility includes establishing that the student has maintained satisfactory academic progress; has at least half-time enrollment status and progressed to next classification level for increased annual borrowing amounts. Students who do not progress to the next classification level must borrow at the prior year level. For example, a student with 0?29 earned credit hours is classified as a freshman. A freshman may borrow $2,625 per year but may not borrow at the next level ($3,500 per year) until he/she obtains Sophomore status (completion of 29 earned credit hours.

Federal Loans and Grants
Federal College Work Study Program (FWS)

A work study job can be a source of valuable work experience as well as financial aid. Under the work study program, the employer pays a small part of the student's wages, and the government pays the rest. Work study positions are on campus. Students can work part-time while they are in school, and they can work full time during the summer and other vacation periods. The basic pay rate is usually the current minimum wage. This may vary, depending on the skill and experience needed for the job.

FEDERAL PERKINS LOAN PROGRAM

Under this program, students can borrow from the federal government through the university. Each participating institution receives a certain amount of loan funds. The financial aid administrator distributes these funds according to need. Depending on when you apply, your level of need and the funding level of the school you can borrow up to $3,000 for each year of undergraduate study and $5,000 for each year of graduate or professional study.

PROCEDURES FOR APPLYING FOR FINANCIAL AID

Candidates for admission to the university who wish to apply for financial aid should complete the Free Application for Federal Student Aid (FAFSA) no later than February 1st. FAFSA can be obtained from your high school guidance counselor, most public libraries or Office of Financial Aid, Delaware to ensure the results are received before March 1st.

Students currently enrolled should apply on or before January 30th for assistance during the succeeding year.

Applications filed later than the deadline indicated above will receive consideration for funds available.

Financial Aid applicants should note that FAFSA should be completed and mailed according to the instructions in January prior to the academic year the student expects to receive financial aid. Financial aid award announcements will begin in March for the Fall semester and continue as students apply for Spring semester.

Your financial aid application must be submitted to Delaware State University electronically. To ensure that we receive your application from the Department of Education, use our School Code 001428 in the section requesting the school's address and Title IV School Code.
ALL FINANCIAL AID PROGRAMS ARE MANAGED IN ACCORDANCE WITH FEDERAL, STATE AND INSTITUTIONAL REGULATORY REQUIREMENTS.

UNIVERSITY RESIDENCY:
IN-STATE STATUS REGULATIONS

The State of Delaware Legislature has established a lower rate of tuition for students who are Delaware residents. These regulations define eligibility requirements for in-state status classification. All students at Delaware State University shall be assigned in-state or out-of-state status classification consistent with these regulations. A Delaware domicile must be established for in-state status.

In-State Status Classification Rules

1. Domicile shall mean a person's true, fixed, and permanent home. It is the place at which one intends to remain indefinitely and to which one intends to return when absent.
2. As one element of domicile, a student must reside in Delaware continuously for one year prior to the semester for which in-state status is sought.

3. A residence established for the purpose of attending DSU shall not by itself constitute domicile.
4. An applicant becoming a student within one year of first moving to the State shall have created a refutable presumption that residency in Delaware is for the purpose of attending DSU and/or acquiring in-state status for tuition purposes.
5. A domicile or residency classification assigned by a public or private authority neither qualifies nor disqualifies a student for DSU in-state status. Such classification may be taken into consideration, however, in determining the student's status at DSU.
6. It shall be presumed that a student who has not reached the age of twenty-four (24) holds the domicile of his/her parents or legal guardian(s).
7. Receipt of financial support by a student from his/her family shall create a refutable presumption that the student domicile is with his/her family, regardless of whether the student has reached the age of 24.
8. A student who has not reached the age of 24 whose parents are legally separated or divorced shall be refutably presumed to hold the domicile of the parent with legal custody.
9. A student of parents legally separated or divorced may be granted in-state status if a non-custodial or joint custodial parent is domiciled in Delaware and has contributed more than 50 percent of financial support for at least one year prior to the semester for which in-state status is sought.
10. The burden of proof as to eligibility for in-state status rests with the student. Eligibility must be established by clear and convincing evidence.

In-State Status Classification Documentation

11. The student must submit with the applicant form all relevant information
12. The classification decision shall be based upon information furnished by the student, information requested of the student, and other relevant information available consistent with University policies and procedures and legal guidelines.
13. Testimony, written documents, affidavits, verifications, and/or other evidence may be requested.
14. The student's failure to produce information requested may adversely affect the decision for in-state status.
15. A student or other furnishing information may request the deletion from documents of irrelevant private data.

In-State Status Classification Appeals

16. The decision or others furnishing information may request the deletion from documents of irrelevant private data.

In-State Status Reclassification

17. A student who does not qualify for in-state status may reapply for such classification each subsequent semester.
18. In-state status classification becomes effective the first semester following the date of successful application. Re-Examination of Classification Status
19. Classification status may be re-examined upon the initiative of the Residency Officer in the exercise of sound discretion. Circumstances such as periodic enrollment may be cause for re-examination.

Adopted by the Board of Trustees, December 14, 1999.

Source URL: http://www.desu.edu/academics/graduate-financial-aid

Links:
[1] http://www.fafsa.ed.gov/