

**FINANCIAL AID  
AWARD GUIDE  
Delaware State University  
2010-2011**

Office of Student Financial Aid  
1200 North DuPont Highway  
Dover, DE 19901  
<http://www.desu.edu/financialaid>

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OFFICE OF STUDENT FINANCIAL AID

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Delaware State University recognizes the importance of offering financial aid to students who demonstrate financial need and offers various types of financial support to cover living expenses and tuition. The Office of Student Financial Services seeks to bridge the gap between the costs of attending Delaware State University and the student's resources. This booklet is designed to help you understand your award notification. You will find descriptions of the aid you have been offered, how to receive this aid, how to maintain your eligibility for this aid, and situations that can cause your aid to be adjusted. This guide does not represent all policies regarding financial aid at Delaware State University. For additional information, visit the financial aid section of Delaware State University's website at <http://www.desu.edu/financialaid>. Contact the Office of Student Financial Services if further assistance is needed. The Financial Aid staff is available to assist students on an individual basis. No appointment is necessary.

## **HOW WE DETERMINE YOUR ELIGIBILITY FOR AID**

### **COST OF EDUCATION BUDGETS**

Cost of education budgets are estimates of the expenses incurred by students during a nine-month academic year. These budgets include direct institutional charges (tuition, fees, and on-campus room and board) and estimates of indirect expenses (transportation, books, supplies, miscellaneous living expenses, and off-campus room and board).

#### **2010-2011 UNDERGRADUATE COST OF ATTENDANCE for Out of State Student**

Tuition and Fees	\$14310
Room (on campus)	\$ 6,328- traditional dorm
Board (on campus)	\$ 3,386- 19 meals
Books and Supplies	\$ 1,500
<b>Total</b>	<b>\$25,524</b>

#### **2009-2010 UNDERGRADUATE COST OF ATTENDANCE for In State Student**

Tuition and Fees	\$ 6,731
Room (on campus)	\$ 6,328- traditional dorm
Board (on campus)	\$ 3,386- 19 meals
Books and Supplies	\$ 1,500
<b>Total</b>	<b>\$17,945</b>

### **EXPECTED FAMILY CONTRIBUTION (EFC)**

The processors of the Free Application for Federal Student Aid (FAFSA) determine a student's expected family contribution (EFC) by analyzing the income and asset data reported on your application for aid. The EFC represents an estimate of money you and your family are expected to contribute toward educational expenses for the academic year. The amount you actually pay may differ.

## **FINANCIAL NEED**

Your financial need is the difference between your cost of education and your EFC.

For example:

Cost of Education \$25,527

Expected Family Contribution -\$8,485

Financial Need \$17,047

Delaware State University offers need-based aid to students who show financial need. According to federal guidelines, your total need-based aid and outside resources cannot exceed your calculated financial need. Need-based aid includes Federal Work-Study, Federal Perkins loans, Federal Subsidized Stafford loans, and need-based federal, state, and Delaware State Advantage grants.

Outside resources include Delaware State University tuition remission, employer tuition benefits, veterans' benefits, vocational rehabilitation benefits, non-service fellowships, and private, state, and Delaware State Merit scholarships.

Please understand that Delaware State University cannot always provide enough aid to cover every student's full financial need. Students who do not demonstrate financial need may be eligible to borrow non-need-based student loans and may be considered for merit-based scholarships by the Delaware State University Admissions Office.

## **SPECIAL CIRCUMSTANCES**

Your eligibility for aid is based on the income and asset data you report on your completed FAFSA. If your income has decreased or if you have other special financial circumstances that were not taken into account, you may qualify to have your financial need recalculated. For information about which types of circumstances qualify for recalculation, please request a Professional Judgment Fact Sheet from the Office of Student Financial Services or print the appropriate form from the financial aid section of the Delaware State University website <http://www.desu.edu/financialaid>.

## **GRANTS AND AID PROGRAMS**

### **OVERVIEW**

To be considered for federal, DSU Advantage, or state-sponsored aid programs, you must submit a FAFSA to the processors by the March 15 priority filing deadline. Please see page 9 for enrollment requirements for each type of award. Student loans must be repaid. Grants, scholarships, and work-study earnings do not need to be repaid.

### **FEDERAL PELL GRANT**

The Federal Pell Grant is a need-based grant available to first-degree undergraduate students who have a very low EFC.

#### **ACADEMIC COMPETITIVENESS GRANT**

To be considered for the Academic Competitiveness grant, students must be first year undergraduates (\$750 maximum eligibility) who are U.S. citizens, Pell-eligible and have graduated from high school after January 1, 2006, and have attended a high school whose program the U.S. Secretary of Education has deemed "rigorous" and may not have been previously enrolled in a program of undergraduate education. Second year undergraduates who graduated high school after January 1, 2005 (\$1,300 maximum eligibility) who meet the above criteria and have a 3.0 GPA after freshman year may be considered. The 2010-2011 is the last academic year this grant will be offered by the Federal Government.

#### **NATIONAL SMART GRANT**

To be considered for the Smart Grant, students must be third- or fourth-year undergraduates who major in math, science, technology, or certain foreign languages, and who retain a 3.0 GPA in their major. The Smart Grant is limited to full-time students who are Pell-eligible. For a transfer student, a 3.0 cumulative GPA is required. The 2010-2011 is the last academic year this grant will be offered by the Federal Government.

#### **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**

To be considered for the FSEOG grant, students must qualify for the Federal Pell Grant and must have met Delaware State University's priority filing deadline of March 15. The lowest EFC, Effective Family Contribution, is considered for SEOG.

#### **DSU ADVANTAGE GRANT**

To be considered for the DSU Advantage grant, applicants must not have a prior bachelor's degree, must be a first time college freshman, having graduated high school during the 2009-2010 academic year, must have met Delaware State University's priority filing deadline of March 1, and must demonstrate financial need. Students eligible for need-based DSU Advantage grant are automatically considered for these awards based upon the filing of the FAFSA by the priority deadline and enrolling as full time students. No separate application is required. These funds are limited and are a first come, first serve basis. These grants are renewable based upon maintaining need and a 2.5 GPA. Platinum, Gold and Dash scholars are not eligible for this grant.

#### **DELAWARE HIGHER EDUCATION STATE SCHOLARSHIPS AND GRANTS**

The Delaware Higher Education Commission (DHEC) offers and administers a variety of state scholarships and grants. Scholarships are the most common types of awards received by Delaware State University students. Students must be Delaware residents and have submitted a FAFSA to the processors by April 15 to be considered for most State of Delaware scholarships and grants. In addition, students must demonstrate financial need and/or academic merit. For more information, please contact DHEC at 1-302-577-5240 or visit the website at [www.doe.k12.de.us/dhec](http://www.doe.k12.de.us/dhec).

#### **DELAWARE STATE UNIVERSITY SCHOLARSHIPS**

The Delaware State University Admissions Office awards first-year merit-based scholarships such as the Platinum, Gold and Silver scholarships to out of state

students and Dash scholarships to first year in state students. Financial need is not a factor in determining eligibility for merit-based awards. These scholarships are automatic based upon the rigorous high school program, GPA and SAT/ACT scores. Delaware State University uses institutional funds to award these scholarships. These scholarships are limited and are awarded on a first come first serve basis. For further detail see the web site at <http://www.desu.edu/scholarships>, then Scholarships and finally select "In State" or "Out of State" scholarships.

#### **FEDERAL WORK-STUDY**

A Federal Work-Study (FWS) award gives students the opportunity to earn wages through on campus employment with an eligible FWS employer. Funds are not credited to the student's account. Students will receive biweekly paychecks for hours worked, and these earnings do not have to be repaid. Hourly wage rates depend on the student being an undergraduate or graduate. To be considered for FWS, students must demonstrate financial need, be enrolled at least half time and funds available to award. For priority consideration, students must meet Delaware State University's priority filing deadline and **not** be an incoming freshman. Please note that students are not guaranteed jobs on campus. FWS recipients must seek job opportunities. For more information on FWS, visit the Delaware State University web site: <http://www.desu.edu/work-study>.

#### **FEDERAL LOAN PROGRAMS**

##### **FEDERAL PERKINS LOANS**

Students who demonstrate significant financial need and meet Delaware State University's filing priority deadline might be considered for a Federal Perkins loan. If a student accepts a Federal Perkins loan award, he/she will be sent a Federal Perkins loan Master Promissory Note. Interest rate: Interest-free while you are enrolled in school at least half time in a degree-granting program. The interest rate during repayment is fixed at 5%. Grace period: Repayment begins nine months after the student leaves school or drops below half-time status. Maximum repayment period: 10 years. These funds are limited and are on a first come first serve basis.

##### **FEDERAL STAFFORD LOAN PROGRAMS**

Federal Stafford loans are available to students who meet federal aid eligibility requirements, submit a FAFSA, and enroll as degree-seeking students with at least six credits per semester. Students who demonstrate financial need may be eligible for Federal Subsidized Stafford loans. Students who do not demonstrate financial need may be eligible for a Federal Unsubsidized Stafford loan.

##### **SUBSIDIZED FEDERAL STAFFORD LOAN TERMS**

The interest rate will not exceed 8.25%. The federal government pays the interest while you are in school and during the grace period. Repayment begins 45 days after the grace period ends. The grace period begins six months after you leave school or drop below half time status.

**UNSUBSIDIZED FEDERAL STAFFORD LOAN TERMS**

The interest rate will not exceed 8.25%. You are responsible for the interest from the date of disbursement. The interest payments can be deferred while you are in school. **Dependent students may borrow the unsubsidized loan, if the parent is denied access to a parent plus loan.** Dependent students are capped in borrowing as follow:

Freshmen and Sophomore grade levels **\$4000**  
 Junior and Senior grade levels **\$5000**

All undergraduate students are eligible to borrow \$2000 in an unsubsidized Stafford Loan that does not require independent status or have the parent of a dependent student be denied a Parent Plus Loan.

**PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)**

Parent(s) of dependent students enrolled at least half-time are eligible to apply for a federal PLUS loan. Parent(s) may borrow the full cost of education minus any financial aid. In order to comply with Social Security Administration data matches, Delaware State University College requires that a FAFSA be completed in order to process a PLUS loan application. The interest rate will not exceed 9%. The borrower is responsible for the interest that begins accruing 10 days after the date of disbursement. Repayment begins within 60 days of the last disbursement, unless deferred. Deferments are not granted based on a student's enrollment.

**New Limits**

In order to be eligible for new Stafford loan limits, your first disbursement must be made on or after July 1, 2008 and your loan period must end on or after July 1, 2008.

Federal Stafford Loan Limits	Annual Limits	
<b>Dependent Undergraduates</b>	Subsidized	Total (subsidized & unsubsidized)
First Year	\$3,500	\$5,500
Second Year	\$4,500	\$6,500
Third Year & beyond	\$5,500	\$7,500
<b>Independent Undergraduates</b> (and dependents whose parents are unable to borrow under the Parent PLUS program)		
First Year	\$3,500	\$9,500
Second Year	\$4,500	\$10,500
Third Year	\$5,500	\$12,500

Fourth Year	\$5,500	\$12,500
Fifth Year	\$5,500	\$12,500
<b>Graduate &amp; Professional Students</b>	\$8,500	\$20,500

	<b>Aggregate Limits</b>	
<b>Dependent Undergraduates</b>	\$23,000	\$31,000
<b>Independent Undergraduates</b> (and dependents whose parents are unable to borrow under the Parent PLUS program)	\$23,000	\$57,500
<b>Graduate &amp; Professional Students</b>	\$65,500	\$138,500

**A dependent student is any student who is an undergraduate, under 24 years of age, unmarried, has no dependents, and is not a veteran. All other students are considered independent.**

\*Dependent students may borrow up to \$57,500, if parents are denied for a PLUS loan.

## **FEDERAL DIRECT STAFFORD AND FEDERAL DIRECT PLUS LOAN APPLICATION PROCESS**

All loans are processed for the entire academic year with half of the requested amount being applied to fall semester and half being applied to spring semester. Students and parents can apply for Federal Direct Stafford loans and Federal Direct PLUS loans respectively online through [www.studentloans.gov](http://www.studentloans.gov) website. Please borrow wisely. Your award notification lists the maximum amount you are eligible to borrow from each loan program. Borrow only what you need to cover your educational and living expenses for this academic year. If you choose to borrow less than you are offered, you will be eligible to request the remaining funds later in the semester. Requesting additional loans should be submitted at least 30 days before the last day of classes. Please remember to:

- | Set a realistic budget and stick to it.
- | Exhaust all alternatives before borrowing.
- | Borrow what you need for the year, not the semester.
- | Understand the features and benefits of your loan.
- | Stay in touch with the Office of Student Financial Services.
- | Try to avoid interest accrual, when taking an unsubsidized loan.
- | Keep records of all correspondence.
- | Contact the servicer about payment options if you can't make a payment.

## Verification

Delaware State University will verify all student applicants who are selected for verification who receive Title IV funds. We will not verify any student who does not receive Title IV funds or who is only eligible for the PLUS, Graduate PLUS or unsubsidized loan. Delaware State University will select additional applicants for verification based upon discrepancies noted by the aid officer. Verification will be completed prior to awarding and disbursing unless a student's subsequent ISIR is selected for verification. If the first disbursement of aid has occurred, verification will be completed prior to the subsequent disbursement. If the selection for verification occurs after processing but before disbursing, the funds will be returned to the appropriate fund, the award will be cancelled and the student will be notified of the change in status. If the funds have been disbursed, the funds must be removed and returned to the appropriate program and the student will be notified of a change in status. The change of status will be communicated in a tracking letter. The tracking letter outlines the request for the documents because of the verification selection status, the time frame to submit, the ability to continue to submit post the deadline, a statement that corrections were made by the Financial Aid Office on behalf of the student, the fact the student will not be awarded until verification is completed and that an award will be generated within 15 business days post verification. If the student was selected for verification after an award was generated, a special statement will be written explaining the cancellation of the award and new one will be generated post verification completion. The verification documents must be submitted within 30 business days from the date of the tracking letter. If the 30 days pass without any contact from the student, no FSA will be processed and the file will be closed. A student may, at anytime, while still enrolled but at least five days prior to the last day of enrollment, submit the verification documents to complete the verification process. The student must submit, in writing along with an email address, the request to have their file reactivated along with updated deadlines for verification completion deadlines. However, all corrections to the ISIR as well as the certification of federal loans must be completed before the last day of class. Any student who submits their verification documents within the last five days of enrollment must meet with a financial aid officer to have the verification process completed.

The Office of Financial Aid will make the corrections for the student unless those corrections require a student or parent signature or changes to the social security number of the student or parent. The student will be informed via a tracking letter to make signature and/or social security number corrections. An award letter will be generated upon completion of the verification process; since no funds are awarded or disbursed prior to completion of the verification process, this award letter will be the initial award. A cover letter to the award will detail the completion of the verification process and the fact that an updated Student Aid Report will be generated to the student.

It is Delaware State University's policy to keep a student from being in overpayment situation and will return the student's portion of the grant payment if is possible. However, when an overpayment situation is unavoidable, the Office of Financial Aid will report the overpayment directly to NSLDS.

## **YOUR AWARD NOTIFICATION**

### **YOUR FINANCIAL AID AWARDS**

Most initial awards are based on the assumption that you will be enrolled full-time during both semesters. If you will be enrolled part-time, see the chart on page 9. The amount and type of aid you are offered is based on several factors: your financial need, whether the FAFSA processors receive your applications by Delaware State University's priority filing deadline of March 15, and the availability of funds. For more information about how financial need is determined, see page 1.

### **FINANCIAL AID STUDENT TRACKING SYSTEM**

We assume that you accept all aid offered unless a specific award is declined. Students must decline financial aid that they do not want by submitting a signed award letter.

### **IF YOU RECEIVE AID FROM SOURCES NOT LISTED ON YOUR AWARD SCREEN**

You must report all aid or resources you expect to receive that are not already listed on your award notification. This includes Delaware State University tuition remission, non-service fellowships, Delaware State Scholarships, private scholarships, vocational rehabilitation benefits, veterans' benefits, and employer tuition benefits. If you receive outside aid and also receive a cash disbursement from the University, check with the Office of Financial Aid to be sure you are eligible for the cash disbursement.

## **FINANCING OPTIONS**

### **PRIVATE LOANS**

All private loans are divided in half. The first disbursement will apply to the fall semester bill, and the second disbursement will apply to the spring semester bill. Private loan costs vary widely among programs. All private lenders will review the borrower's credit history, and may require a cosigner. Private educational loan programs traditionally offer higher borrowing costs than federal loan programs. For a more detailed listing of private loans, please visit the Delaware State University website, "Forms and Publications". The list of lenders on our website is provided solely as a guide to assist families in selecting a lender partner for their student loan needs. Delaware State University will continue to process loans from any lender submitted by the family. Please note that the selected lenders are not endorsed by Delaware State University; they are merely a starting point for your research. Please go to their web site for the up to date produce detail and process. The selected lenders did not provide any financial or other incentive to the college, the Office of Student Financial Services or any financial aid employees in order to be included on this list. As always, we encourage families to use the links and compare the various products, in order to make informed financial aid decisions.

We encourage you to avoid private loans unless you find yourself in any of these situations:

- You are unable to borrow federal student/parent funds because you do not meet federal eligibility requirements.
- You have exhausted federal loan options and need to borrow additional funds to meet the cost of education.
- You are willing to pay higher borrowing costs for a loan that can be deferred while you are in school. (Federal PLUS loan payments usually cannot be deferred while the loan recipient is in school, but many private loans offer this option).

#### **MONTHLY PAYMENT PLAN**

Delaware State University offers an alternative to lump-sum payments through a private payment plan company where families can spread payments over 10 months (annual plan) or five months (semester plan). For more information visit [www.desu.edu/](http://www.desu.edu/) select MYDESU at the top of the site. See General Information on the left and select AMS TUITIONPAY.

## **HOW YOUR AID WILL BE DISBURSED**

#### **FEDERAL STAFFORD LOAN DISBURSEMENTS**

Federal Stafford loans are disbursed for the fall and spring semesters with half of the amount borrowed being disbursed per semester. If you do not attend both semesters you will only be disbursed half of your eligibility in any one semester. The lenders listed on the guarantor's website will transfer loan funds electronically to Delaware State University. These funds will be credited directly to your student account. All first-time Federal Stafford loan borrowers are required to complete loan entrance counseling and a Federal Direct Stafford Master Promissory Note (MPN). Please visit the loan link at <https://studentloans.gov/myDirectLoan/index.action> on how to complete both requirements.

#### **GRANTS, SCHOLARSHIPS, AND FEDERAL PERKINS LOANS**

Financial aid funds will not be disbursed until you have enrolled in the required number of credits and all required forms have been received and processed. Most grants, scholarships, and Federal Perkins loans can be credited directly to your student account if you are enrolled full-time. Students who enroll part-time will have their aid revised after the end of the add/drop period for each semester.

#### **FEDERAL WORK-STUDY (FWS) AWARDS**

Typical FWS awards range from \$800 to \$3500 per year. Students should work for only one FWS employer and are not allowed to work more than 40 hours in a two-week pay period. By accepting a FWS award, the student accepts the responsibility of finding employment on campus. FWS students will receive biweekly paychecks for the hours worked. Current job openings are listed on the website at <http://www.desu.edu/work-study>. Note: Receiving FWS is just the first step—each student must actively seek FWS employment on campus. It is the student's responsibility to monitor their earnings. If a student works an average of 20 hours a week for the entire academic year, the student will

exhaust their award before the end of the academic year. The 20 hours per week is a maximum not the standard. If the student requires a set bi-weekly amount, the total dollars must be divided by the rate of pay; this result is then divided by the number of weeks in the academic year. The result is the average number of hours allowable for the entire academic year. For example, Jake has a Federal Work Study award of \$3500, his rate per hour is \$7.15; Jake can work 489.51 hours in the academic year. If the academic year is 30 weeks; divide the 489.51 by 30. The result is approximately 16 hours per week for the entire academic year. If Jake works up to 20 hours per week, he can only work a total of 24 and a half weeks because he will have earned his \$3500 award and he can no longer be employed under the Federal Work Study program.

#### **REMAINING CHARGES AND FINANCIAL AID REFUNDS**

Any charges that remain after all financial aid is applied must be paid by the billing statement due date. The Billing Office can send a refund to students whose accounts have a credit balance after the add/drop period upon completion of a refund request form. Delaware State University does not refund Institutional or State of Delaware Funding.

### **RETAINING YOUR AWARDS**

#### **MAINTAINING REQUIRED ENROLLMENT**

To retain each type of award, you must maintain enrollment for the required number of credits with regular or pass/fail grading options through the end of the add/drop period. Dropped, audited, wait-listed, and retroactively dropped courses cannot be counted toward required enrollment. The following awards will be prorated for part-time enrollment:

#### **Award Required Percentage Enrollment of Award**

Federal Perkins Loan 9+ credits 100%

6-8 50%

0-5 0%

FSEOG Grant 12+ credits 100%

9-11 75%

6-8 50%

Federal Pell Grant 12+ 100%

9-11 75%

6-8 50%

1-5 credits 25%\*

Federal Academic Competitiveness and Federal Smart Grants 6-12+ credits 100%

\* Full-time Federal Pell Grants of \$375 or less per semester may be canceled for part-time enrollment.  
 Most other awards will be canceled if you do not attempt required enrollment.

**Award Required Enrollment**

Federal PLUS Loan 6 credits  
 Federal Stafford Loan 6 credits  
 Federal Work-Study 6 credits  
 Delaware State Advantage Grant 12 credits

**WITHDRAWING, DROPPING, CANCELING, OR AUDITING CLASSES**

It is extremely important that you speak with the Office of Student Financial Aid before reducing your enrollment or changing your course-grading options to audit. Your awards will be canceled or reduced if you fail to maintain the required enrollment. Courses that are audited, canceled, dropped, or retroactively dropped do not count toward required enrollment levels. Withdrawing, dropping or cancelling your courses will affect your academic progress at the end of the academic year.

**REQUIRED ENROLLMENT**

A withdrawn course that receives a "W" can still be counted toward required enrollment levels for the following types of aid: Federal Pell Grant, FSEOG, Federal Work-Study, Federal Perkins loan, Federal PLUS loan, Federal Stafford loan, repeated failure to complete attempted courses can lead to a violation of the satisfactory academic progress policy. Please review this policy in the academic catalog before withdrawing from any courses. However, if a student receives a full semester of "W" grades, there may be a return of federal funding calculation performed that reduces the federal awards. The amount of aid that is returned depends upon how much of the aid was earned before the last of attendance which may be different then the date of withdraw.

**SATISFACTORY ACADEMIC PROGRESS**

Students must maintain satisfactory academic progress (SAP) in order to be eligible for student financial aid. This policy defines minimum standards for grade point average, ratios of completed credits to attempted credits, and maximum timeframe for completing a degree. Basically, students must progress towards their degree completion and maintain a certain GPA. The completion rate is at least 80% and the GPA is a 2.0. In other words, if the student's academic record meets the criteria below, the student is making academic progress.

<b>Hours Attempted</b>	<b>Minimum Grade Point Average</b>	<b>Earned Hours</b>
1 - 29	2.0	80% of Attempted
30- 59	2.0	80% of Attempted
60 - 89	2.0	80% of Attempted
90 - 120	2.00	80% of Attempted

A first time freshmen is given freshmen probation if their attempted credits is between 0-29 and earned credits is greater than 23 but cumulative GPA is a 2.0.

- Your time frame for completion is allowed a 150% time frame. In other words if your degree requires 120 credits for 100% completion in 8 semesters, then 150% completion would allow for the 120 credits plus  $\frac{1}{2}$  of the 120 added to for a total of 180 credits which must then be completed within 12 semesters. If you fall below this percentage, you are not eligible to receive federal financial aid. You will be sent a letter informing you of your status. The academic progress is reviewed once an academic year and it is confined to those students who attended in that current academic year. If you do not meet the criteria, you will be notified and you have the right to appeal in writing. The appeal would be addressed to the Office of Academic Enrichment by completing the Undergraduate Petition for Reinstatement of Financial Aid Eligibility form. Your appeal should address the conditions that caused you to fall below the requirements and the steps you are instituting to improve your progress. If you have not been in attendance during the last academic year and were suspended from the University, you will be required to appeal for financial aid reinstatement. This appeal letter must be submitted 30 days prior to the start of the semester in which you plan to attend. The complete SAP policy is printed in the Delaware State University Academic Catalogue.

The following is an example of a satisfactory academic progress calculation:  
Grade Scale:

A = 4  
B = 3  
C = 2  
D = 1  
W, F, I count with no letter grade

Hours for classification:

0-29: Freshman  
30 - 59: Sophomore  
60- 89: Junior  
90 - 120: Senior

Student A:  
Student A:

Fall Semester - Takes 12 Hours

3 Hours	A	(4) x 3 = 12
3 Hours	D	(1) x 3 = 3
3 Hours	C	(2) x 3 = 6
<u>3 Hours</u>	<u>B</u>	(3) x 3 = 9
12 Quantitative hours 30 Qualitative Points		

Divide 30 by 12 = 2.50; student is making SAP

Student B: (Two year review)

	3 Hours	D	(1) x 3 = 3
Fall	3 Hours	D	(1) x 3 = 3
	3 Hours	C	(2) x 3 = 6
	<u>3 Hours</u>	<u>B</u>	(3) x 3 = 9
	12 hrs	1.75 GPA, 21 qualitative points	

	3 Hours	A	(4) x 3 = 12
Spr	3 Hours	D	(1) x 3 = 3
	3 Hours	D	(1) x 3 = 3
	<u>3 Hours</u>	<u>D</u>	(1) x 3 = 3
	12 hrs	1.75 GPA, 21 qualitative points	

For the year - student attempted 24 hrs/earned 24 hours w/ 1.75 GPA

SAP Status at end of year one would go from X to N due to the GPA however their attempted and earned is greater than 80%.

This student must appeal to the Office of Academic Enrichment to receive federal aid for the following academic year as well as meet the academic probation conditions set by the University.

Year two:

	3 Hours	F	(0) x 3 = 0
Fall	3 Hours	D	(1) x 3 = 3
	3 Hours	C	(2) x 3 = 6
	<u>3 Hours</u>	<u>F</u>	(0) x 3 = 0
	Attempt 12/earned 6 hrs	1.33 GPA, 9 Qualitative points	

This student's GPA would be a .83 which would put the student into a suspension status and require them to request reinstatement into the spring semester. Since the student is suspended, the student would need to request an appeal to receive aid for the spring semester if the University granted them enrollment.

Spr	3 Hours	A	(4) x 3 = 12
	3 Hours	D	(1) x 3 = 3
	3 Hours	C	(2) x 3 = 6
	<u>3 Hours</u>	<u>B</u>	(3) x 3 = 9
	12 Quantitative hours	2.50, 30 Qualitative Point	

GPA = 1.68, 81 Qualitative points

Attempted 48 hours, completed 42; 87% completion; yes; (this student earned more than 80 % of hours taken). GPA - 1.69 - less than 2.0, student would not be making SAP since the GPA is below the 2.0. Student would need appeal to receive aid but this student would be recorded as not making SAP for two academic years.

**NCAA Academic Requirements**

National Collegiate Athletic Association guidelines are slightly different than the Federal Student Aid guidelines. All student undergraduate athletes are required to maintain 12 credit hours of enrollment per semester. The following details NCAA requirements.

**Freshmen** must complete at least 24 credit hours during their first academic year, from August to August. Remedial hours may count in the first year, if documented by testing; however, these hours do not count towards percentage. The cumulative GPA required is a 1.80; summer credits can be applied to the GPA and the percentage.

**Sophomores** must declare a major and complete 40% of the credit hours in their declared major by the end of the sophomore year. The cumulative GPA required is a 1.90.

**Juniors** must complete 60% of the credit hours in their declared major and attain a cumulative GPA of 2.00.

**Seniors** must have completed 80% of the credit hours in their declared major and attain a cumulative GPA of 2.00

#### **ANNUAL REAPPLICATION REQUIREMENT**

Federal and institutional need-based aid is not automatically renewed. You must file a FAFSA for every academic year during which you want to receive aid. The FAFSA must be completed and received by the processor by March 1 for every academic year of enrollment in order to receive the best consideration.

#### **ALL AWARDS ARE SUBJECT TO CHANGE**

All financial aid awards are subject to change. The most common reasons for adjusting aid include insufficient enrollment and over-awards due to receipt of aid from other sources such as tuition waivers or outside scholarships. Awards may also be reduced or canceled due to the discovery of changes or inaccuracies in any of the information on which your award was based, or failure to complete follow-up steps, maintain degree-seeking status, make satisfactory academic progress, or comply with other federal or institutional aid regulations. Some scholarships may be reduced or canceled for failure to maintain grade point average requirements.

### **SPECIAL ENROLLMENT OPTIONS**

#### **ONE-SEMESTER ATTENDANCE**

We must reevaluate your eligibility for aid if you will attend Delaware State University for only one semester of an academic year due to graduation, deferral of enrollment or other reasons. Please notify us as soon as possible so we can notify you promptly of any adjustments.

#### **PERMISSION TO ENROLL AT ANOTHER INSTITUTION**

##### **Consortium Agreements**

It might be possible to take courses at another institution while receiving financial aid from Delaware State University. In order to qualify, you must have a combined enrollment of at least six credits and approval from your academic advisor. To apply, complete a Consortium Agreement, available from the Office of

Student Financial Aid or online at <http://www.desu.edu/financial-aid-forms-publications>. The Consortium Agreement must be signed by the host school and Delaware State University's Registrar before it can be submitted to the Office of Student Financial Aid. If the request you submit is approved, we will disburse limited aid to your account and you will be responsible for paying the tuition at the other school.

### **STUDY ABROAD**

You may apply your standard financial aid awards toward Delaware State University's-sponsored semester or yearlong study-abroad programs. However, if you study abroad through another U.S. institution for credit, only Federal Pell grants, Federal Stafford loans, or Federal PLUS loan funds may be available. A Consortium Agreement must be signed by host school and the Registrar in order for the money to be disbursed to host school. For more information about the Study Abroad process, see our web site "Forms and Publications". You may also want to make an appointment with a Financial Aid Officer to discuss all financing options.

### **ADDITIONAL RESOURCES**

Check with churches, clubs and civic organizations in your area. Have your parents ask their employers if they offer scholarships. Consult your local library for reference materials pertaining to scholarships, including newspapers and magazines.

Use the internet. There are many FREE web sites offering scholarship information. Here are just few:

FASTWEB: [www.fastweb.monster.com](http://www.fastweb.monster.com)

Thurgood Marshall: [www.thurgoodmarshallfund.org](http://www.thurgoodmarshallfund.org)

Education Planner: [www.educationplanner.com](http://www.educationplanner.com)

Scholarship America: [www.scholarshipamerica.com](http://www.scholarshipamerica.com)

College Answer: [www.collegeanswer.com](http://www.collegeanswer.com)

United Negro College Fund: [www.uncf.org](http://www.uncf.org)

Scholarship Experts: [www.scholarshipexperts.com](http://www.scholarshipexperts.com)

College Board Fund Finder [www.collegeboard.com/student/pay/](http://www.collegeboard.com/student/pay/)

Scholarship Resource Network Express- [www.srnexpress.com](http://www.srnexpress.com)

FinAid on the Web- [www.finaid.org](http://www.finaid.org)

GoCollege: The Collegiate Websource- [www.gocollege.com](http://www.gocollege.com)

Never pay a fee for scholarship information. Be aware of deadlines.

### **LOCATING SOURCES OF PRIVATE SCHOLARSHIPS**

Search your local library's scholarship resource books and the Internet. Also, you should contact every group, club, union, church, business, sorority, fraternity, and other associations with which you or your family has some connection. Many of these organizations offer scholarships to members, employees, and their children. Due to regulations to prevent students from being over-awarded need-based aid, recipients of outside scholarships or additional resources may have their Delaware State Advantage grant adjusted. The Office of Student Financial Aid maintains an outside resource scholarship notebook that contains information on a variety of public and private scholarships. To review this book, please visit the Student Financial Services office in the Administrative Building.

## Reporting Scholarship Scams and Suspected Financial Aid Fraud

Check the legitimacy of a financial aid organization. A few web sites to help with the review:

U.S. Department of Education-

[www.studentaid.ed.gov/students/publications/lisa/index.html](http://www.studentaid.ed.gov/students/publications/lisa/index.html)

Federal Trade Commission-

<http://www.ftc.gov/bcp/online/edcams/scholarship/index.shtml>

Better Business Bureau- [www.bbb.com](http://www.bbb.com).