

FINANCIAL CONSIDERATIONS

Financial Obligations

At the time of registration, the student contracts for the full amount of the tuition and related fees, regardless of the arrangement for payment. A student who is financially delinquent or who has a record of indebtedness cannot attend class, register for subsequent semesters, or receive grade reports, transcripts, or a diploma until such indebtedness is paid.

Financial Responsibility Agreement (FRA)

All students are required to accept La Salle University's Student Financial Responsibility Agreement (https://catalog.lasalle.edu/general-info/financial-considerations/Student-Financial-Responsibility-Agreement_March-2022.pdf) prior to looking up classes or registering for the first time each semester.

The purpose of the FRA is designed to make students aware of the financial terms and responsibilities associated with enrolling for classes. Registering for classes generates a bill that is the student's responsibility to pay. To ensure that all students are aware of this responsibility, La Salle University requires all students to read the FRA and agree in order to register for the upcoming term.

Student Health Insurance Requirement

All Undergraduate day students, all undergraduate evening students taking 12 or more credits hours, resident graduate students, all registered international students, and all non-resident graduate students taking six or more credit hours or participating in full time programs are required to carry health insurance coverage, either through the University-sponsored plan or through an alternative comparable plan, such as coverage on a parent's health insurance plan. Prior to attending the University, and annually thereafter, registered students in the aforementioned categories must complete the online student health insurance enrollment/waiver process.

In order to complete the enrollment/waiver process, registered students should go to www.firststudent.com (<http://www.firststudent.com>). Select La Salle University, click on the the Enroll Now button or Waive Your Schools Insurance button and follow the directions. Students with questions regarding coverage can contact customer service at customerservice@firstriskadvisors.com or call 800-505-4160.

Tuition Insurance

We believe it's important to offer an easy, affordable way to protect the investment your family has made in higher education. That's why La Salle University has negotiated with GradGuard to provide our families with tuition insurance by Allianz Global Assistance featuring special plans and rates not available to the general public.

This coverage expands the scope of our refund policy by ensuring reimbursement for tuition, room and board and other fees for covered withdrawals at any time during the semester. Plans also include Student Life Assistance: a 24-hour emergency hotline that offers students and parents even greater peace of mind.

At La Salle University, we want the best for our students, and Allianz Global Assistance is a world-leader in specialty insurance and assistance —helping over 35 million people protect their tuition payments, travel

plans and more each year. Visit our website for more information (<https://www.lasalle.edu/studentaccounts/billing-policies/>).

Tuition and Fees

Students may find the tuition and fee schedule on the Financial Aid website (<http://www.lasalle.edu/financialaid/undergraduate-tuition-and-fees/>).

Invoices and Payments

Fall semester electronic bills (eBills) will be available for viewing and making payment in **July**, spring semester eBills will be available in **December**, and summer semester eBills will be available in **April**. Payments are due as follows:

Semester	Month
Fall	August
Spring	January
Summer	May

Acceptable Payment Types:

Credit card (American Express, Discover, MasterCard and VISA) and eCheck (ACH) payments can be made at <http://my.lasalle.edu>. An eCheck payment is an electronic debit of a checking or savings account. You must have your account number and routing number available to make an eCheck payment.

*Credit card payments are subject to a 2.85 percent convenience fee; however, eCheck payments are not subject to a convenience fee.

If you choose to pay via wire transfer, instructions are available on the secure portal. You must include your student ID number.

When making payment by personal check/money order, please write your student ID number on the face of the check/money order to ensure accurate and timely processing. **A \$45 fee will be assessed for all returned checks. If the University receives a total of three returned checks, all future payments must be made via cash, certified check, or money order.**

***DO NOT SEND CASH THROUGH THE MAIL.**

When you access your eBill you will also be able to pay online. If full payment cannot be made, the La Salle Payment Plan is available. **All financial obligations must be satisfied before a student's enrollment is finalized.**

Third-Party Payments

If a recognized third party (employer, labor union, foundation, etc.) is paying all or a portion of your tuition, you must send the official notification to the Student Accounts Office to be applied to your account.

To be eligible, the third party must be a recognized organization, not an individual. **The official notification must be on letterhead and contain the following, student name, La Salle Identification number, amount that will be paid, billing instructions and signature of authorized representative.** Remember to remit payment for any amount due, not covered by a third party. Third party billing authorizations are accepted in lieu of payment and should be received by the payment due date. Please fax or email your billing authorization to 215.951.1799 or studentar@lasalle.edu.

Employer Assisted/Deferred Payment- Graduate Students Only

La Salle University has established a deferred payment plan for graduate students who qualify for tuition reimbursement from their employer.

Students accepted into the plan may defer payment of the portion of their tuition reimbursable under their employers' program until **45 days after the end of the semester**. Any balance not covered under an employer education assistance plan must be remitted by the payment due date.

If you are using the Employer Assisted Graduate Deferred Payment Plan, you must Complete the Deferred Payment Plan Application. (<https://www.lasalle.edu/studentaccounts/employer-graduate-tuition-deferral-payment-program/>)

Submit the form, along with a \$60.00 payment, proof of employment letter and a copy of your employer's reimbursement policy.

You may forward the application and documents via email (studentar@lasalle.edu), fax (215.951.1799), or U.S. mail, to the attention of the Office of Student Accounts Receivable.

If you choose to submit your application and documents via email of fax, you may remit your \$60.00 application fee on the Student Portal.

Tuition Reduction for Catholic School Teachers

Students employed as full-time teachers in Catholic schools within the dioceses of Philadelphia, Allentown, Trenton, Camden, and Wilmington may receive a 30 percent tuition reduction for courses taken in all programs, except for Graduate Religion and Psy.D. to apply for this tuition reduction, the student is required to present a letter to the Office of Financial Aid from his or her principal, verifying full-time employment for each semester the tuition reduction is granted. Students must apply each semester.

Late Fees

A one and a half percent (1.5%) late payment fee per month and a one-time late administration fee of one hundred fifty dollars (\$150) will be assessed to all students who have not made payment in full or acceptable arrangements by the tuition due date for the semester. Students using their VA educational benefits will be exempt from any late payment fees.

Refund of Tuition

When registration has been finalized, a student shall be considered to be in continuous attendance until proper notice of withdrawal is received by the University. Students must file a withdrawal with the Dean of their school of study. Ceasing to attend and/or giving notice to your instructor(s) does not constitute the proper notice of withdrawal. The allowed percentage of a tuition refund will be based upon the date the notice of withdrawal is received.

Full Fifteen Week Term

Week	Refund
Up to and including the first week ¹ of the semester	100%
Second	60%
Third	40%

Fourth	20%
After fourth week	no refund

¹

For the purpose of refund computation, a week shall be defined as the period of seven consecutive days; beginning with the official start date of the semester, not the first day of a class or first day of attendance. The refund percentage will be multiplied by the total number of credit hours subject to withdrawal. Once the credit hours have been reduced by the refund percentage, the resulting sum will be subject to the appropriate tuition and fees for that credit level.

Ten Through Twelve Week Terms

Week	Refund
Up to and including the first week ¹ of the semester	100%
Second	60%
Third	20%
After the third week of the semester	no refund

¹

For the purpose of refund computation, a week shall be defined as the period of seven consecutive days; beginning with the official start date of the semester, not the first day of a class or first day of attendance. The refund percentage will be multiplied by the total number of credit hours subject to withdrawal. Once the credit hours have been reduced by the refund percentage, the resulting sum will be subject to the appropriate tuition and fees for that credit level.

Five Through Nine Week Terms

Week	Refund
Up to and including the second day of the semester	100%
First week of the semester	60%
After the first week of the semester	no refund

One Through Four Week Terms (includes intersession)

Week	Refund
Up to and including the first day ¹ of the semester	100%
After the first day of the semester	no refund

¹

The first day of the semester is defined as the official start date of the semester, not the first day of a class or first day of attendance.

La Salle University uses federal regulations to determine the refund of federal financial aid funds to the federal government. A copy of this federal refund calculation is available in the Office of Financial Aid.

Military Tuition Assistance (TA) Refund Policy

The Department of Defense requires the University to return any unearned Military Tuition Assistance (TA) funds to the Department should a service member withdraw from a course that was paid for using TA. If a service member withdraws from any course on or before the 60% completion date (during week 9 for a 15-week course), a prorated refund will be issued back to the Department for the TA funds that were provided. The schedules below determine the prorated amount of TA funds refunded to

the Department based on the date of service member's withdrawal from a course.

For example, if a service member withdraws from a course at the 60% mark (during week 9 for a 15-week course), 40% of TA funds used for the course will be returned to the Department. In instances when a service member stops attending due to a documented military service obligation, the University will work with the affected service member to identify solutions that may not result in a student debt to the University for the portion of TA funds returned to the Department.

See the refund schedules below.

Week-1 Course Drop When Using Military TA

Course drops before or during the first week of the course receive a 100% refund of tuition, including any technology fees charged per course.

Week 1 refunds will NOT include any late registration fees. Note: Week 1 ends at 11:59:59 p.m. ET on the first Sunday of the first week of the course.

Tuition Refund Schedule When Using Military TA

Your potential refund amount is based on the length of course in which you are enrolled and when you submit your withdrawal request, as follows:

15-Week Course

Withdraw submitted:

Week	Refund
before or during weeks 1–2	100%
during weeks 3–4	90%
during weeks 5–6	75%
during weeks 7–8	50%
during weeks 9	40%
during week 10 to 15	0% eligible

Audit When Using Military TA

There are no refunds for students withdrawing from audit courses after the first week of class.

Involuntary Withdrawals When Using Military TA

You will receive the standard tuition refund based on the date of the withdrawal if you are involuntarily withdrawn from courses due to lack of academic progress or suspension due to student conduct issues, including plagiarism.

Tuition Refund Appeals

The University recognizes that rare and extraordinary circumstances may justify an exception to the tuition refund terms when withdrawing from the University. For information on the procedure for requesting an appeal, undergraduate students should contact an Assistant Dean in their respective School Dean's Office and graduate students should contact their Program Director.

Requests for such an exception to policy **must be submitted no later than 30 calendar days after the first class day of the subsequent term (e.g., a request for the spring semester must be submitted no later than 30 days after the first class day of the first summer session)**. While reasonable appeals will be considered, the University is under no obligation to take any course of action that would result in a refund, removal of charges, or

credit. In order to file an appeal, a student must withdraw from all classes for the semester in question.

Federal and State Financial Aid Programs

Applying for Financial Aid

To apply for financial aid, incoming day students must complete the Free Application for Federal Student Aid (FAFSA) by Nov. 15. Returning day students must complete the FAFSA and the La Salle Institutional Data Form (IDF) by April 15. New and returning Pennsylvania residents in evening programs must complete the FAFSA by May 1 to be eligible for the PHEAA State Grant.

While all evening and graduate students must complete the FAFSA and IDF to be awarded financial aid, there is no La Salle deadline. However, remember that it takes at least six weeks to process financial aid. If an evening or graduate student wishes to have a refund check for books and living expenses at the start of the term, and to pay all outstanding balances to avoid late fees, then the student should apply early for aid.

La Salle's Title IV code is 003287. The FAFSA can be completed online at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

For some students, the federal government requires us to collect additional documentation to complete an application. Notification will be sent that details the additional documentation that is needed. The documentation must be submitted within 30 days of receipt of the request letter. (See the section below on deadlines for more information). No aid information will be awarded until the requested documentation is returned.

All students must reapply each year for all forms of financial aid.

Financial aid and loans cannot be awarded once the student ceases to attend.

Deadline Dates

The purpose of the deadline dates is to ensure that there is enough time for the student's financial aid to be processed and credited to the student's account for the beginning of classes. Filing late or submitting requested documentation after the deadline may cause a reduction in the financial aid award or a delay in having aid credited to the account. (However, generally, if a student files after the deadline date, there are still many types of aid available). If a student misses the application or the additional documentation deadline, and if the financial aid is not in place for any reason, then the student must be prepared to use the payment plan offered by the Office of Student and Accounts Receivable. If the necessary payment arrangements are not made, late fees will be charged.

Please note, students should also be prepared for a delay in receiving a refund check for living expenses or a transfer of funds to their Gold Card to buy books if a deadline is missed and the financial aid is not in place.

Types of Federal and State Financial Aid

Federal Pell Grants

The Pell program is a federally administered program based on exceptional need. Eligibility is determined by the federal government and notification is sent directly to students. Students who are Pell Grant eligible, may receive up to 12 semesters of funding as a full-time student; part-time students are eligible for a prorated number of semesters.

Federal Perkins Loans

Under federal law, the authority for schools to make new Perkins Loans ended on September 30, 2017, and final disbursements were permitted through June 30, 2018. As a result, students can no longer receive Perkins Loans. A borrower who received a Perkins Loan at La Salle University can learn more about managing the repayment of the loan via www.lasalle.edu/studentaccounts/perkins-loans/ (<http://www.lasalle.edu/studentaccounts/perkins-loans/>).

Pennsylvania State Grants (PHEAA) And Other State Grant Programs

Pennsylvania state grants are administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). Eligible students must demonstrate financial need, meet Pennsylvania residency requirements, and be enrolled at least half-time. Full-time students must complete a minimum of 24 credits per year, while half-time students must complete a minimum of 12 credits annually. The Free Application for Federal Student Aid (FAFSA) must be filed by May 1 in order to be eligible.

PHEAA requires students to have at least 50 percent of their registered credits on-campus. If more than 50 percent of a student's registered credits during a given semester are for online classes, the student will be ineligible to receive a PHEAA State Grant for that semester.

Other states in addition to Pennsylvania have scholarship programs for their residents. Information and applications are available from the respective state boards of education.

Federal Work Study Program

The Federal Work Study Program provides students with exceptional need the opportunity to be eligible for part-time jobs on campus. The funds earned do not provide direct tuition relief, but they are intended to help meet incidental expenses encountered by students. Students are paid on a biweekly basis for the number of hours worked. The total amount that may be earned through the work program is determined by students' needs and availability of funds at the University. Students work an average of 12 hours a week throughout the academic year. Job listings are posted through Handshake via the portal.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is a federally funded, college-administered program available to students with exceptional need who are also Federal Pell Grant recipients.

Federal Direct Subsidized Loan

The Direct Subsidized Loan is a fixed-rate loan awarded directly by the federal government on the basis of financial need. This loan is interest-free during full-time and part-time enrollment in a degree-seeking program. Repayment and interest for this type of loan begins six months after leaving school or enrolling less than half-time, and allows for up to a maximum of 10 years to repay. Annually, a student may borrow up to \$3,500 as a freshman, \$4,500 as a sophomore, and \$5,500 as a junior or senior.

The federal government has permanently limited eligibility for subsidized loans to 150 percent of the length of the student's academic program for new borrowers beginning on or after July 1, 2013. The 150 percent change means students in a four-year program will be eligible for subsidized student loans for the equivalent of six years— three

years for students in a two-year program. The student who reaches this limitation may continue to receive Unsubsidized Direct Loans if he or she is otherwise eligible (for example, student continues to meet the school's satisfactory academic progress requirements).

Once a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

Federal Direct Unsubsidized Loan

The Direct Unsubsidized Loan is an interest-accruing, fixed-rate loan available to dependent and independent students with no financial need requirement. The annual loan maximums are the same as those listed above for the Direct Subsidized Loan, except dependent students may borrow up to an additional \$2,000 each year, while independent students may borrow up to \$6,000 as a freshman and sophomore, and up to \$7,000 as a junior and senior. If the parent of a dependent student is credit-denied for a Parent PLUS Loan, the student is eligible to borrow up to the same level as an independent student.

Graduate students may borrow up to \$20,500 per year.

For both undergraduate and graduate students, repayment for this type of loan begins six months after leaving school or enrolling less than half-time, and allows for up to a maximum of 10 years to repay.

Federal Direct Parent Loans for Undergraduate Students

The Federal PLUS Loan is a non-need-based loan for the parents of undergraduate students who are enrolled as at least half-time students. Borrowers have the option of beginning repayment on the PLUS Loan either 60 days after the loan is fully disbursed, or deferring until six months after the dependent student on whose behalf the parent borrowed, is no longer enrolled on at least a half-time basis. The interest rate is a fixed percentage with a set origination fee. For current interest and origination fee rates, please visit www.lasalle.edu/parentplus/ (<http://www.lasalle.edu/parentplus/>).

La Salle Scholarships and Grants

A variety of scholarships and grants are available for La Salle students, who must be enrolled for at least 12 credits in a day program to be eligible. Among those currently available to students in good standing are:

Full-Tuition Christian Brothers Scholarships

Full-tuition Christian Brothers Scholarships are offered annually to high school seniors who have demonstrated exceptional academic aptitude and achievement and offer evidence of potential for leadership in the La Salle community. This scholarship competition is open to high school seniors who have scored approximately 1360 on the College Board Scholastic Aptitude Test (SAT) Critical Reading and Mathematics sections and who have a class rank in the top 10 or top 10 percent of their high school graduating class. A separate application for a full-tuition scholarship is required and may be obtained by contacting the Director of the Honors Program or downloaded from the Scholarship section of the Financial Aid Office Web site. The completed scholarship materials must be received by the Honors Program no later than January 15.

Founder's Scholarships

Founder's Scholarships are awarded in the memory of St. John Baptist de La Salle, the founder of the Christian Brothers, the religious order

that sponsors the University. St. La Salle's vision of teachers who would transform the lives of students and his desire to provide access to education to those who would otherwise not receive it revolutionized education. For his achievement, he was named the Patron Saint of Teachers. His work is carried on at La Salle University as well as at schools in 80 countries throughout the world.

Without neglecting the life of the mind, the traditional mission of the Lasallian School has been to help young people plan and prepare for a useful and humanly rewarding career.

The awarding of a Founder's Scholarship is based on a variety of criteria, chief of which are grade point average, strength of course schedule, and SAT scores. The scholarship is renewable for four years provided the student maintains satisfactory academic progress and full-time day status for the academic year. All students who have been accepted for admission by March 1 will be considered for the scholarship; no additional application is required.

La Salle Grants

As a reflection of its dedication to providing financial aid to students on the basis of financial need, the University has established the La Salle Grant program. Awards from this program are made to students based on their financial need as determined through completion of the FAFSA form. Awards are renewable provided the student maintains satisfactory academic progress and continues to show financial need and submits all requested documentation within deadline dates. Priority is given to full-time day students.

Athletic Grants

La Salle University offers grants to men and women excelling in athletics. Contact with the La Salle University Athletics Department is made by the student's high school coach. These grants can be maintained through the four years of study at La Salle University. No athletic grant is final until an official notification is sent from the Financial Aid Office. The awarding of an athletic grant may result in a reduction of the student's financial aid. The student will be notified in writing if such a reduction occurs.

Community Service Scholarships

Tuition scholarships are awarded to entering freshmen who have shown interest in and commitment to community service prior to their undergraduate careers, and who are willing to continue such involvement during their years at La Salle.

The grants are for \$5,000 and may be combined with a Founder's Scholarship. They are intended to free recipients from the need to seek employment during the academic year. The grants are renewable each year if the recipient maintains a 2.5 GPA and full-time day status and continues his or her involvement with community service.

The application can be downloaded from the Scholarship section of the Financial Aid Office Web site.

All completed scholarship materials must be submitted by January 15 to the Office of University Ministry and Service.

Charlotte W. Newcombe Foundation Scholarships

Charlotte W. Newcombe Foundation Scholarships are offered to women who are at least 25 years of age, who are part-time or full-time students, and who will be enrolled at La Salle for a minimum of six credits during the term in which the scholarship will be used. The student must demonstrate financial need, have a minimum cumulative GPA of 2.5, and have completed a minimum of 60 credits by the term during which

the scholarship will be used. Additional application information can be obtained from the Student Financial Services section of the La Salle Web site at www.lasalle.edu (<http://www.lasalle.edu>). The priority deadline is August 1.

Institutionally Administered Scholarships

Through the generous contributions of foundations, corporations, and individuals, La Salle students are eligible for a variety of private scholarships.

Students may apply each academic year by filling out a Common Scholarship Application, which is available via www.lasalle.edu/commonscholarship/. Even if a student has been awarded a scholarship in the past, the student must reapply for that scholarship each academic year.

For more information and a complete listing of scholarships, please refer to the Financial Aid website (<http://www.lasalle.edu/financialaid/scholarships/>).

Graduate program scholarships and graduate assistantships may be available through individual programs. Students should contact their graduate program Director for more information.

Veteran's Benefits

Students who qualify for Veteran's benefits should email the Office of the University Registrar, regacct@lasalle.edu. Information for full-time and part-time veteran students and their dependents is also available La Salle's Military Services website (<https://www.lasalle.edu/military/>).

Policies and Progress

Satisfactory Standards of Academic Progress/All Financial Aid

In order to continue receiving federal and financial aid, a student must be maintaining satisfactory academic progress toward the completion of the program of study. The student must be moving toward the goal of graduation.

Standards of Academic Progress

In order to continue to receive federal and institutional need-based aid, the student must successfully earn 67 percent of all attempted credits, and achieve the cumulative GPA as listed below:

Required Minimum Credits Earned Cumulative GPA

Credits	GPA
1-23	1.50
24-53	1.75
54 and above	2.00
Graduate Students	2.00

For the definition of "attempted" and "earned" credits, and for the formula of the calculation of the GPA, please contact the Registrar.

Some scholarships require a higher GPA for renewal.

Maximum Time Frame

The maximum time frame for completion of the undergraduate or graduate program cannot exceed 150 percent of the published program length for a full-time student. For example, the minimum credits for an undergraduate to complete a program is 120; therefore, the student

would have a maximum time frame of 180 attempted credits to complete the program before loss of eligibility for federal and institutional aid.

Measurement of Progress

Academic progress for each student will be measured in May, or at the end of the summer session, if applicable. If a student does not meet the standards of academic progress, then that student will not be considered for federal or institutional funds. In order for the student's eligibility to be reinstated, the student's grades must meet the required levels.

Appeals of Progress

Appeals may be based on either a serious personal illness or injury, the death of a relative, or other extenuating circumstances. The student must be able to demonstrate that the illness, injury, or extenuating circumstance had a direct impact on the student's academic performance. If a student experience circumstances preventing completion of the program within the 150 percent time frame, then an appeal may be made on this basis.

All appeals for waivers of academic progress must be done in writing and be accompanied by the Financial Aid Progress Appeal form, which can be found via www.lasalle.edu/finaidforms (<https://www.lasalle.edu/finaidforms/>). Please follow the directions on this form, and submit it to the Financial Aid Office. If the Appeals Committee feels that there are mitigating circumstances that had a direct bearing on the student's academic performance, then the student can be funded during a probationary period for one semester. If a student fails to meet the standards of academic progress at the end of the probationary period, then the student becomes ineligible for federal and institutional financial aid.

The University's Academic Censure Policy and its Standards for Academic Progress for Financial Aid are two distinct policies. The University may allow a student to enroll for a semester but elect to withhold funding.

Repeat Coursework

Students are permitted to repeat a course that he/she has already passed one additional time and be eligible for financial aid. Any additional attempts of the same course will not be covered through financial aid.

If a student attempts a course for a third time, the student's enrollment minus the repeated course must be equal to at least 6 credits as a part-time student or at least 12 credits as a full-time student in order to be aid-eligible.

For example: A student enrolled in 12 credits who is attempting a 3-credit course for a third time, will continue to be charged the tuition rate for 12 credits, but will be eligible for aid only as a part-time student (12 credits – 3 credits = 9 credits).

Standards of Academic Progress For PHEAA State Grant Program

The student must successfully complete at least 24 credits of new passing coursework for every two semesters of full-time PHEAA State Grant assistance received. For part-time PHEAA State Grant recipients, the above requirement will be prorated. (A student may appeal this policy directly to PHEAA.)

Financial Aid Policies

The University reserves the right to reduce financial aid due to a change in the student's enrollment or housing status, or if a student receives

additional funding from an outside source. Financial aid may also be reduced if there has been an error in the calculation of a student's financial aid, as a result of verification, or if a student missed a deadline.

Students participating in a study abroad program are not permitted to use any institutionally-funded grants or scholarships, or athletic awards during the semester abroad. This includes, but is not limited to the Founder's Scholarship, La Salle Grant, Academic Achievement Scholarship, and Excellence in Learning Grant, as well as any endowed scholarship that is awarded by the Financial Aid Office. Study abroad scholarships are available to qualified students.

Students interested in studying abroad must make an appointment with a representative in the Financial Aid Office as soon as possible to discuss the implications studying abroad will have on their financial aid, scholarships and University billing.

If a student is doing a co-op/internship and will be enrolled in fewer than 12 credits during that semester, he/she must come to the Financial Aid Office to see how his/her financial aid may change due to differences in tuition charges and credits. If a student is enrolled in at least 12 credits during the co-op/internship semester, his/her financial aid will not change.

La Salle University reserves the right to reduce University need-based or non-need-based funding in the event an "overaward" occurs due to a change in a student's enrollment, housing, or financial situation, or if additional outside funding is made available to a student. There are five types of overawards:

1. When the total of a student's grants and scholarships exceeds the student's direct costs for tuition, room, board, and fees, La Salle University reserves the right to reduce institutional funding, either need-based or merit-based. All outside grants and scholarships will be applied first to University charges. University grants and scholarships will then be applied to subsequent University charges. The one exception to this policy is athletic aid, as the NCAA regulations take precedent.
2. If a student receives more funding than the student's federally calculated need allows, the University is required to resolve the overaward per federal and institutional policy, which prohibits a student from receiving aid in excess of need. If a student is awarded additional aid, which causes the total of all aid to exceed the federally calculated need, then there must be a reduction in the financial aid. To resolve this overaward, financial aid will be reduced in the following order: Perkins Loan, Federal Work Study, SEOG, La Salle grant, and Direct Loan.
3. If a student has been awarded one or more La Salle University merit-based scholarships and then is subsequently awarded a half-tuition or greater scholarship, then the student becomes ineligible for those La Salle University merit-based scholarships.
4. The total amount of all financial aid for a student cannot exceed that student's financial aid cost of attendance. Financial aid includes Federal PLUS loans and alternative loans.
5. If a student earns in excess of the Federal Work Study award, then La Salle University reserves the right to reduce other need-based aid.

Exception: If a student has already been awarded need-based aid and subsequently receives additional funding, such as a private scholarship, then no other aid will be reduced as long as the total of the financial aid does not exceed need.

It is the responsibility of all financial aid applicants to check their La Salle e-mail and mylasalle accounts for notices concerning financial aid deadlines, policies, procedures, and eligibility. Important information may be sent through e-mail or posted on the Web site rather than through paper correspondence.

Fund Returns

Refund of Excess Aid

Students who are credited with aid in excess of tuition and other charges after all the appropriate forms have been completed will be sent a refund.

Withdrawals and Return of Title IV Funds

If a student is a recipient of federal financial aid (Title IV funds) and withdraws from the University, then federal regulations require the University to follow a prescribed withdrawal process and stipulate the refund of funds to the federal financial aid programs.

Withdrawal Date

For a federal financial aid recipient, the withdrawal date is the date the student notifies the Dean of his or her school that he or she is withdrawing from the University. This can be done orally or in writing. The student may rescind the official notification of withdrawal. This must be done in writing.

If the student does not notify the Dean of his or her withdrawal, the date of the withdrawal becomes the midpoint of the semester or the date of the student's last attendance at a documented academically related activity.

If a student does not notify the Dean of his or her withdrawal due to circumstances beyond the student's control, the withdrawal date becomes the date related to that circumstance. Finally, if a student does not return from an approved leave of absence, the withdrawal date becomes the date the student began the leave.

Return of Title IV Funds

If a student withdraws, the student's federal financial aid will be prorated based on the number of days that the student completed in the term. This is the earned amount of federal financial aid. Once a student completes 60 percent of the term, then all federal financial aid has been earned and no refund to the programs is required. For the University policy on refund of tuition charges, see the section on Expenses. Please note that the Federal Return of Title IV Funds policy no longer stipulates how the University calculates its refund of tuition, fees, and other charges.

If a student has received disbursed aid in excess of the calculated earned aid, then funds must be returned to the federal financial aid programs in the following order: Unsubsidized Federal Direct loans, Subsidized Federal Direct loans, Perkins loans, Federal PLUS loans, Federal Pell Grant, and Federal SEOG.

A student will only be eligible for a post-withdrawal disbursement of federal financial aid if the amount of the disbursed aid is less than the amount of the earned federal financial aid.

If a student has received a cash payment due to excess of financial aid over allowable tuition, fees, and other charges and if the student subsequently withdraws from the University, then the student may be required to repay monies to the federal financial aid programs. After a student is notified that he or she owes monies to the federal financial aid programs, the student has 45 days to either repay the funds or make satisfactory payment arrangements with the Department of Education.

If the student fails to do either of the two previous options, then the University must report "overpayment" to the National Student Loan System.

If a student receives final grades for a term that are all failures, then the student must present documentation that he/she attended for that particular term. If the student fails to produce such documentation, the Department of Education requires that the University assume that the student only attended through the midpoint of the term. We are then required to perform the Title IV Refund calculation using the midpoint date as the estimated last date of attendance for that student. In these cases, we are required to return some or all of the student's federal financial aid.

Students' Rights and Responsibilities with Regard to Financial Aid

The following are the rights and responsibilities of students receiving federal funds.

You Have the Right to Ask a School:

- The names of its accrediting or licensing organizations.
- About its programs, about its instructional, laboratory, and other physical facilities, and about its faculty.
- About its cost of attendance and its policy on refunds to students who drop out.
- What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- What the procedures and deadlines are for submitting applications for each available financial aid program.
- What criteria it uses to select financial aid recipients and how it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal miscellaneous expenses are considered in your cost of education. It also includes how resources (such as parental contribution, other financial aid, assets, etc.) are considered in calculating your need:
- How much of your financial need, as determined by the institution, has been met and how/when you will be paid.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any loan that you have, the total amount you must repay, the length of time you have to repay, when you must start repayment, and what cancellation or deferment privileges apply.
- How the school determines whether you are making satisfactory progress, and what happens if you are not.
- What special facilities and services are available to people with disabilities.
- If you are offered a federal work-study job, what kind of job it is, what hours you must work, what your duties will be, and how and when you will be paid.
- To reconsider your aid package, if you believe a mistake has been made or if your enrollment or financial circumstances have changed.

It Is Your Responsibility to:

- Review and consider all information about a school's program before you enroll.
- Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place.

Errors can delay or prevent your receiving aid. Meet all deadlines for applying for and reapplying for aid.

- Notify your school of any information that has changed since you applied.
- Provide all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
- Read, understand, and keep copies of all forms you are asked to sign.
- Comply with the provisions of any promissory note and other agreements you sign.
- Repay any student loans you have. When you sign a promissory note, you're agreeing to repay your loan.
- Notify your school of any change in your name, address, or attendance status (half-time, three-quarter-time, full-time, housing status). If you have a loan, you must also notify your lender of these changes.
- Complete an exit interview if you have a Federal Perkins Loan, Federal Direct Loan, or PLUS Loan.
- Perform the work agreed upon in Federal Work-Study job.
- Understand the school's refund policy.
- Meet all financial aid deadlines.