

# FINANCIAL AID

The purpose of Norfolk State University's financial aid program is to provide financial resources to eligible students who, without such aid, would be unable to attend the University. Aid is awarded based on financial need and/or merit. Types of aid include scholarships, grants, loans, and student employment.

The University offers several awards each year to eligible new and returning students. Some of these awards are available only to Virginia residents while others are awarded without regard to state residency.

Generally, students must be enrolled at least half-time, matriculating in a degree-seeking program or teacher certification, meet satisfactory academic standards, and meet the eligibility requirements of the award. However, certain programs require a student to maintain a full-time status, and certain programs award assistance to less than half-time students.

An entering student must be accepted for admission to the University prior to receiving a financial aid award offer. Award notifications are sent via mail for new students and MyNSU ([https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f\\_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f\\_trust%2fdefault.aspx](https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f_trust%2fdefault.aspx)) for returning students beginning in late February to early March of each award year.

The information about financial aid contained in this catalog is subject to change or deletion as circumstances warrant. For more information about financial aid, visit the Financial Aid webpage (<https://www.nsu.edu/Admissions-Aid/Apply-to-NSU/Tuition-and-Financial-Aid/Types-of-Aid/Financial-Aid/>)

## APPLYING FOR FINANCIAL AID

The most important step in the financial aid process is to apply using the Free Application for Federal Student Aid (FAFSA). This form can be completed and submitted online via [studentaid.gov](https://studentaid.gov) (<https://studentaid.gov/h/apply-for-aid/fafsa/>) and can be completed as early as October 1.

The NSU priority deadline for completing the FAFSA is March 15. Financial aid is awarded on an annual basis. Students must complete the FAFSA each year to be considered for federal, state, and/or various institutional aid types. Students must also continue to meet eligibility criteria.

The U. S. Department of Education will provide the applicant with a *Student Aid Report (SAR)*. NSU will receive an *Institutional Student Information Record (ISIR)* if the student indicated NSU's Federal School Code (003765) on the FAFSA. These reports will include the student's Expected Family Contribution (EFC). The EFC is calculated using a standard formula established by the U.S. Department of Education and is used as a measure of a family's financial ability to contribute to educational expenses. The Financial Aid Office will use this number to construct a financial aid package.

The U.S. Department of Education and/or NSU may select students for a process called verification. Students selected for verification must provide supporting documentation prior to being awarded financial. Documentation may include, but is not limited to, number in household/college verification, dependency status, untaxable income such as

pension/annuities and IRA deductions, and other documents to resolve any discrepancies reported by the U.S. Department of Education. Students who are selected for verification will be notified by the Financial Aid Office via letter, email and/or the "Missing Documents" section of the Financial Aid MyNSU ([https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f\\_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f\\_trust%2fdefault.aspx](https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f_trust%2fdefault.aspx))portal. To prevent delays in processing, promptly provide any additional documentation that is requested.

## Enrollment Status

Undergraduate and graduate students may be considered for financial assistance based on the number of credit hours enrolled for each term. If enrolled less than full-time, cost of attendance and aid may be pro-rated.

For financial aid purposes, enrollment status is based on the following listed information.

Credit Hours	Undergraduate	Graduate
12 or more	Full-Time	Full-Time
9-11	Three-Quarters	Full-Time
6-8	Half-Time	Half-Time
1-5	Less than Half-Time	

## Cost of Attendance

Each year, the Financial Aid Office provides an estimated cost of attendance for determining financial aid. The financial aid cost of attendance budget is based upon tuition and fees, as approved by the Board of Visitors, an average cost of room and board (meals), and an estimated cost for books and supplies, transportation, and miscellaneous expenses related to attending school.

## Notification of Awards

Incoming freshmen are notified via U.S. mail and e-mail of their financial aid offer. Current students should check for award information online via MyNSU ([https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f\\_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f\\_trust%2fdefault.aspx](https://fs.nsu.edu/adfs/l/?wa=wsignin1.0&wrealm=urn%3amy.nsu.edu%3a443&wctx=https%3a%2f%2fmy.nsu.edu%2f_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&wreply=https%3a%2f%2fmy.nsu.edu%2f_trust%2fdefault.aspx)). In addition, Financial Aid sends various correspondences throughout the academic year to the student's NSU email address.

## GRANTS

### Federal Pell Grant

Federal Pell Grants are available to undergraduate students only and are administered by the Financial Aid Office. Eligibility is determined based on a Pell Grant chart that is published by the U.S. Department of Education.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grants (FSEOG) is awarded to students who have exceptional financial need (students with a 0 EFC) and is awarded to undergraduate students only. FSEOG is awarded to the neediest Pell eligible students.

## Teacher Education Assistance for College and Higher Education (TEACH) Grant

The Teacher Education Assistance for College and Higher Education Grant (TEACH) is available to undergraduate and graduate students who are taking course work that is necessary to begin a career in teaching. For more information on the TEACH Grant program, students may visit the website: <https://studentaid.gov/teach-grant-program>. (<https://studentaid.gov/teach-grant-program/>)

### Virginia Guaranteed Assistance Program (VGAP)

The Virginia Guaranteed Assistance Program (VGAP) is available to undergraduate Virginia students. Below are the VGAP criteria:

#### Entering Freshman

- Must be an undergraduate student admitted in a degree-seeking program
- Must be a Virginia resident
- Must have a 2.5 or higher for entering freshman
- Must enroll as a full-time student (12 credit hours or more)

#### VGAP Renewal

- Maintain a cumulative grade point average (GPA) of a 2.0 or higher
- Maintain full-time enrollment
- Advance to the next grade level or complete at least 30 credit hours each year

## Virginia Commonwealth Award

The Virginia Commonwealth Award may be offered to Virginia and non-Virginia residents; undergraduate or graduate. Below are the requirements for the undergraduate Commonwealth Award:

- Must be a U.S. citizen/Virginia resident
- Must be enrolled in a degree-seeking program
- Must maintain satisfactory academic progress
- Must be enrolled at least 6 hours

### Scholarships

While every attempt is made to meet a student's financial need, funds are limited. Students may require additional funds to cover their expenses. Students who request additional funds may wish to first consider applying for institutional and external scholarships.

**Institutional Scholarships** – Institutional scholarships are offered through various departments as well as via the AwardSpring (<https://nsuscholarships.awardspring.com/>) portal on the Financial Aid webpage at <https://www.nsu.edu/Admissions-Aid/Apply-to-NSU/Tuition-and-Financial-Aid/Types-of-Aid/Financial-Aid> (<https://www.nsu.edu/Admissions-Aid/Apply-to-NSU/Tuition-and-Financial-Aid/Types-of-Aid/Financial-Aid/>).

## LOANS

### William D. Ford Federal Direct Loan

Undergraduate may qualify for the Federal William D. Ford Direct Student Loan programs (<http://www.nsu.edu/financialaid/scholarships/>). There are two major types of Federal Direct Loans: **Subsidized and Unsubsidized**.

**Subsidized Federal Direct Loans** provide low interest rates and are available to students who have financial need. A credit check is not

required to receive these loans. The federal government pays the interest on these loans while the student is enrolled in at least six (6) credit hours. Repayment of Direct Student Loans begin six (6) months after the student ceases to be enrolled in at least six (6) credit hours, withdraws from the University (officially or unofficially), or graduates from the University. Students must maintain satisfactory academic progress (SAP). Freshmen may borrow up to \$3500, Sophomores - \$4500, Juniors and Seniors - \$5500 in the Ford Subsidized Direct Loan and an additional \$2000 in the Ford Unsubsidized Loan (as a dependent student). Independent students may borrow up to \$4000 as a junior and \$5000 as a senior in the Ford Unsubsidized Loan. The maximum aggregate Ford Subsidized Loan amount as an undergraduate is \$23,000. In combination of the Ford Subsidized and Unsubsidized Loans, an undergraduate student may borrow up to \$31,000 as a dependent student and \$57,500 as an independent student.

**Unsubsidized Federal Direct Loans** are loans in which the student is responsible for the interest, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment. Repayment begins six (6) months after the student is no longer enrolled in school at least half-time.

It is important to note that students are awarded Federal Ford Direct Subsidized and Unsubsidized loans as a part of the financial aid award packet. Students are required to sign the Master Promissory Note (MPN) and complete Loan Entrance Counseling at the point that the initial award is offered. This process does not require renewal on an annual basis.

In addition, at the point in which the student graduates, withdraws from the University (officially or unofficially) or fails to return, the student must complete loan exit counseling.

The MPN and the loan entrance/exit counseling information can be found via [www.studentaid.gov](http://www.studentaid.gov).

### Federal Direct Parent PLUS & Graduate PLUS

Parents of dependent students may opt to apply for the Parent Loan for Undergraduate Student (PLUS). Graduate students may also opt to apply for the Graduate PLUS loan. Both types of loans require a credit check, a Master Promissory Note, Loan Entrance Counseling and in some cases, Credit Counseling. Parents and graduate students may apply for these loans via [www.studentaid.gov](http://www.studentaid.gov) (<http://www.studentaid.gov/>).

## STUDENT EMPLOYMENT FEDERAL AND INSTITUTIONAL WORK STUDY

Work-Study provides eligible students another source of financial aid. Work-study programs allow students to gain valuable work experience and networking opportunities. Eligible students are awarded either federal, state or institutional work-study. Institutional Work-Study excludes employment in certain departments, such as Athletics, Housing and Residence Life, Student Activities, Parking, Fitness Center, and Band. Eligible Work-Study students may also work in community service jobs. Students awarded work-study can view job announcements via the web at Work Study (<http://www.nsu.edu/work-study/>) page. A work-study award does not reduce a student's direct charges (i.e., tuition/fees, room/board, or other charges).

## SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Norfolk State University is required by federal regulations to adhere to minimum standards of Satisfactory Academic Progress (SAP) that relate

to a student's eligibility for federally funded financial aid programs, state and institutional grants, scholarships, employment, and loan programs. Students must meet minimum SAP standards to receive and to maintain eligibility for financial aid. The SAP standards apply to all students in degree seeking programs of study who wish to be considered for financial aid. SAP is a qualitative (GPA) as well as a quantitative (pace) measurement of courses attempted versus courses completed.

**Academic Level Requirements** – A student's must completed hours must equal 67% of hours attempted to meet SAP standards. (For example: a student must pass 11 credit hours out of 15 credit hours attempted). Students must not exceed 150% of attempted credit hours required to complete the program of study. Students must maintain a certain cumulative grade point average level. Failure to maintain the minimum cumulative grade point average, not completing at least 67% of hours attempted, and/or exceeding 150% of attempted coursework in the student's program of study will constitute not meeting SAP standards.

The minimum grade point average for each classification level is indicated below:

Academic Classification Level	Total Credit Hours Earned	Cumulative Grade Point Average
Freshmen	Less than 30	1.7 or higher
Sophomores	30-59 credit hours	1.8 or higher
Juniors	60-89 credit hours	2.0 or higher
Seniors	90 or more credit hours	2.0 or higher

These minimum standards are required in order to be considered for all federal, state, or institutional financial assistance.

## The Appeal Process

To appeal a denial of financial aid, the student may submit the SAP Appeal Application along with all supporting documentation and the SAP Academic Plan. The SAP Appeal Application can be obtained via Forms | Financial Aid | Norfolk State University - Norfolk State University (nsu.edu) (<https://www.nsu.edu/financial-aid/forms/>).

### In Person:

Financial Aid Appeals Committee  
Student Services Center, Suite 211

### Via Mail:

Financial Aid Appeals Committee  
Norfolk State University  
Student Services Center, Suite 211  
700 Park Avenue  
Norfolk, VA 23504

**Via Fax:** (757) 823-9059

Include the student's name and ID number on all documents. The appeals deadline is one (1) month prior to the start of the term. The Financial Aid Appeals Committee will notify students of the appeals decision via their official NSU e-mail address and regular mail.

## WITHDRAWAL AND RETURN OF TITLE IV FUNDS

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out,

are dismissed, or take a leave of absence prior to completing 60% of a semester. Title IV funds include Pell, FSEOG, Direct Subsidized, Direct Unsubsidized, and PLUS loans. In addition, certain State aid programs may require recalculation of eligibility (i.e., the Virginia Commonwealth and VGAP awards).

If a student leaves the University prior to completing 60% of a semester, the Financial Aid Office recalculates eligibility for Title IV Funds based on the percent of earned aid using the following Federal Return of Title IV Funds formula: Percent of aid earned = the number of days completed up to the withdrawal date divided by the total number of days in the semester. Any break of five (5) consecutive days or more is not counted as part of the days. The University may be required to return a portion of the funds, and the student may be required to return a portion of the funds. Keep in mind that when federal and/or state aid is returned, the student may owe a balance to the University. If this is the case, the student should contact the Student Accounts Office to make financial arrangements to pay the outstanding balance.

## Student Refunds

- Refunds are given only after all University obligations are paid in full. Financial aid awarded but not received by the University is not considered in the refund calculation. The refund process will begin approximately seven working days after the last date of class cancellation. Notifications will be sent to students via their NSU e-mail accounts one refunds have been processed.
- Students may sign up to receive refunds via direct deposit to a designated bank account. Banking information can be provided on MyNSU (<http://www.nsu.edu/mynsu/>) under Spartan Self Service.

## Tuition Appeal

Norfolk State University will promptly refund tuition and/or cancel a financial charge from a student's account provided that the student meets the requirements of the University's policy on tuition appeals and submit supporting documentation. Appeals that do not represent a sound basis for reimbursement will be denied.

### Submitting an Appeal

Appeals are accepted in the

Office of the Registrar,  
Student Services Building, Suite 212  
700 Park Avenue,  
Norfolk, Virginia 23504.

For more information on the tuition appeal process or on obtaining an appeal form, please contact the Office of the Registrar at (757) 823-8377.