

# FINANCIAL AID

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

The University offers a number of awards each year to eligible returning students and to students who have been accepted for admission. 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 certification, and be in good academic standing in order to be eligible for financial assistance. 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 before receiving a financial aid award offer. Award notifications are sent via mail for new students and *MyNSU* for returning students beginning in April.

The information on financial aid contained in this catalog is subject to change or deletion as circumstances warrant.

For more information about financial aid, please review the 2018-2019 NSU Financial Aid Guide (<http://www.nsu.edu/getattachment/Admissions-Aid/Apply-to-NSU/Tuition-and-Financial-Aid/Resources-and-Links/2018-2019-Financial-Aid-Guide.pdf.aspx?lang=en-US>).

## 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 online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (<http://www.fafsa.ed.gov>) and should be submitted as soon as possible after January 1 for the ensuing academic year. In order to electronically sign and submit the FAFSA, the student and parent must have a Personal Identification Number (PIN). The PIN serves as an electronic signature. First time applicants or those who do not have a PIN can apply for one by linking from the FAFSA site to create an FSA ID (<https://studentaid.gov/fsa-id/create-account/launch/>). Once a PIN has been issued, it remains the same throughout the student's collegiate career. For more information on the FAFSA process, you may call (800) 433-3243.

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 in order to be considered for financial aid. Students must reapply for financial aid each year and continue to meet eligibility criteria.

Once the FAFSA is received and processed, the 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 has provided the NSU Federal School Code (003765). These reports will include the student's Expected Family Contribution (EFC). The EFC is calculated using a standard formula established by Congress, 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 Department of Education and/or NSU may select students for a process called verification. Selected students will have to prove the

information they reported on their FAFSA is correct. If selected, students may be asked to verify: income, federal income tax paid, household size, independent student status, number of family members enrolled in post-secondary education, and untaxed income or benefits received. Students may be required to provide copies of other appropriate forms as well. Students who are selected for verification will be notified by the Financial Aid Office. 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, aid may be pro-rated based on reduced cost of attendance. If enrolled less than half-time, generally only undergraduate students with Pell eligibility may be considered for assistance.

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-Quarter	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 the University. Cost of attendance is based upon tuition and fees, as approved by the Board of Visitors, housing, meals transportation and other 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 their account online via *MyNSU* for award notification and other correspondences from the Financial Aid Office. The official form of communication for current NSU students is e-mail.

## Grants

### Federal Pell Grant

Federal Pell Grants are available to undergraduate students only and are administered by the Financial Aid Office. Eligibility is determined by the Expected Family Contribution (EFC) from the FAFSA. The student must be enrolled for at least one (1) semester hour.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Supplemental Educational Opportunity Grants are awarded to students who have exceptional financial need and are available to undergraduate students only. FSEOG is awarded to students with the highest need levels. Priority is given to students who are enrolled full-time and are Pell eligible.

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

The Teacher Education Assistance for College and Higher Education Grant is available to undergraduate and graduate students that are taking course work that is necessary to begin a career in teaching or plan to complete such course work. Recipients may be referred to the Financial

Aid Office by the School of Education and sign a TEACH Grant Agreement to serve.

### Virginia Guaranteed Assistance Program (VGAP)

The Virginia Guaranteed Assistance Program is available to Virginia students. This scholarship is renewable for three years; the student must have a 2.5 high school grade point average and be enrolled full-time as a needy, dependent student. The student must also complete at least 12 hours per semester, with at least a 2.0 grade point average to renew the award.

### Virginia Commonwealth Award

Commonwealth awards are available to Virginia residents who show evidence of need. Awards are renewable for subsequent years as long as the student maintains satisfactory academic progress and funds are available. Student must be enrolled at least half-time and awards may not exceed the cost of tuition and fees.

### College Scholarship Assistance Program (CSAP)

Student must be enrolled the academic year for which the award is to be received, as at least a half time undergraduate in a degree program; student must also be a domiciliary resident of Virginia; student must demonstrate financial need; student must maintain satisfactory progress; student must advance to next classification in order to be considered for CSAP.

## Scholarships

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

**Institutional Scholarships** – The Institutional Scholarship Guide has been prepared to apprise students of various scholarship opportunities available. Institutional scholarships are provided by the various schools and departments on campus. We encourage you to apply early and adhere to the scholarship application deadlines. Applications can be obtained from the contact person/department listed in the Guide. Check for Institutional scholarships online at I (<http://www.nsu.edu/financialaid/scholarships/>) Institutional Scholarships (<http://www.nsu.edu/financialaid/scholarships/>) page.

**External Scholarships** – External Scholarship Information has been prepared to apprise students of various outside scholarship opportunities. The External Scholarships are provided by various off-campus agencies and organizations. We encourage you to apply early and adhere to the scholarship application deadlines.

Applications for these outside scholarships can be obtained by visiting the agencies websites. Check for external scholarships online at E (<http://www.nsu.edu/financialaid/scholarships/>) External Scholarships (<http://www.nsu.edu/financialaid/scholarships/>) page.

## Loans (<http://www.nsu.edu/financialaid/scholarships/>)

### William D. Ford Federal Direct Loan

Federal Direct Loans are for undergraduate and graduate students. 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 until six months after the student is no longer enrolled in school at least half-time. If the first disbursement is after July 1, 2012, the first interest rate is 6.8%. Students must monitor SAP. Freshmen can borrow \$3500, Sophomores - \$4500, Juniors and Seniors - \$5500. The aggregate amount as an undergraduate is \$23,000.

**Unsubsidized Federal Direct Loans** provide low interest rates and are available to all students regardless of financial need. A credit check is not required to receive these loans. 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 months after the student is no longer enrolled in school at least half-time.

### Federal Direct Loan Fees

Federal Direct Loan awards have origination fees. Subsidized and Unsubsidized Direct Loans currently have a 1.5% origination fee with a 1.0% rebate if the first 12 monthly payments are made on time. Because of these fees, the actual Direct Loan amounts applied to your university bill will be lower than those listed on your award notice.

### Federal Direct Parent Plus & Graduate Plus

Parents and graduate students who wish to apply for the Plus or Graduate Plus loan must go through a credit check *and* complete a William D. Ford Direct Loan Master Promissory Note. Graduate students and parents of dependent students *must* go to the website Federal Student Aid (<https://studentaid.gov/>) to complete this process. You will need your FAFSA Pin number. Parents must apply up to the cost of attendance minus other financial aid received.

## 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 experience and networking opportunities. Eligible students are awarded either federal or institutional work-study. Institutional Work-Study excludes employment in certain departments, such as Athletics, Housing, Student Activities, Parking, Fitness Center, and Band. Eligible Work-Study students may also work in community service jobs. Students awarded works-study can find job announcements via the web at Work Study (<http://www.nsu.edu/work-study/>) page. Funds are limited.

## 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 in order to receive and to maintain eligibility for Title IV funds. 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 as well as a quantitative measurement of courses attempted and courses completed.

**Academic Level Requirements** – Completed hours must equal 67% of hours attempted to meet SAP standards. (For example: you 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 by advancing to the next academic classification level. Failure to maintain the minimum cumulative grade point average will result in the cancellation of financial assistance or denial of financial assistance. 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
Graduate Students	XXXXXXXX	3.0 or higher

These minimum standards are required in order to be considered for all federal, state, or institutional financial assistance. Aid will be terminated for any student who does not maintain the minimum standard.

## To Reinstate Financial Aid

In order to regain financial aid eligibility, students must enroll in classes at their own expense to advance their cumulative grade point average to the minimum SAP standards. After successfully obtaining the minimum SAP standards according to the classification level, students may be reinstated or considered for financial assistance for the upcoming terms. It is the student's responsibility to notify the Financial Aid Office of an advanced cumulative grade point average that meets the minimum SAP standards within the allotted time frame for awarding aid for the upcoming term. Questions regarding financial aid should be directed to the Financial Aid Office at (757) 823-8381 or faxed to (757) 823-9059.

## Appeal Process

To appeal a denial of financial aid, the student may submit a completed Application for Financial Aid Appeal, along with all supporting documentation and an academic plan. The Application for Financial Aid Appeal must be inclusive of an academic plan constructed by the student and his/her advisor. The Application for Financial Aid Appeal can be obtained at Satisfactory Academic Progress (<http://www.nsu.edu/financial-aid/sap/>) page.

### 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 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.

## 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. The Federal Title IV financial aid programs must be recalculated in these situations. Title IV funds include Pell, FSEOG, Perkins Loans, Direct Subsidized, Direct Unsubsidized, and PLUS loans.

If a student leaves the University prior to completing 60% of a semester, the Financial Aid Office recalculates eligibility for Title IV Funds. Recalculation is 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 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 the Title IV Funds are returned, the student may owe a balance to the University. If that is the case, the student should contact the Office of Student Accounts to make arrangements to pay the outstanding balance.

## Other Services

### 1. Active Duty Personnel

Active duty military personnel may qualify for either VA Assistance or the Tuition Aid Program of the Armed Forces which provides partial payment of tuition costs. For information about the VA Assistance, contact the Veterans Affairs Office on campus. For information about the Armed Forces Tuition Aid Program, contact your Educational Services Office.

### 2. Part-Time Employment

The University keeps in close contact with local business concerns through which many students are placed in positions which offer remuneration for work experience.

### 3. Social Security Benefits

Students eligible to receive social security benefits should contact their local Social Security Office for more information.

### 4. State Vocational Rehabilitation

Disabled or handicapped persons may qualify for educational assistance through the Virginia Department of Vocational Rehabilitation. These persons are required by the Department to apply for financial assistance through Norfolk State University.

### 5. Veterans Benefits

Students may apply for educational benefits through the **Veterans Administration (VA) Vocational Rehabilitation Program**. Dependents of some disabled or deceased veterans may qualify for educational benefits. For more information, contact the Veterans Affairs Office at (757) 823-2586. Veterans enrolling under the Veterans Readjustment Benefits Act of 1966 or under other federal programs may enroll in special college and terminal curricula. Special counseling and guidance are available in the Office of Veterans Affairs.

Since the University receives no funds from the government for tuition and fees for veterans studying under the **Veterans Readjustment Benefits Act of 1966**, students registered under such authorization must make payments according to the schedule of fees.

Additional information about financial aid programs can be secured from the financial aid office at Norfolk State University by visiting NSU's website at [www.nsu.edu](http://www.nsu.edu) (<http://www.nsu.edu>) and by checking the federal website at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (<http://www.fafsa.ed.gov>).

#### 6. Virginia Military Survivors and Dependent Education Program (VMSDEP)

The purpose of the VMSDEP is to provide eligible students enrolled in a Virginia public college or university with certain educational benefits in acknowledgement of the military service and sacrifice of their military parent or spouse. To be eligible for assistance under this program, an applicant must meet the following basic eligibility requirements:

- a) A spouse of a qualifying military service member; or
- b) A child, between the ages of 16 and 29, inclusive, of a qualifying military service member
- c) One of the applicant's parents must have served on active duty in the armed forces of the United States during at least one of the following: military operations against terrorism; a peace keeping mission; or as a result of a terrorist act; or any armed conflict subsequent to December 6, 1941.
- d) While serving active duty the applicants parents must meet at least one of the following: was killed; was missing in action; was prisoner of war; or is a veteran who, due to such service has been rated as permanently disabled or at least 90 percent disabled.
- e) Has one of the qualifying domicile status:
  - i. Virginia domicile at time of entering service or called up from reserves;
  - ii. Virginia domicile for at least five years immediately prior to student applying for VMSDEP;
  - iii. If deceased, was Virginia domicile on, and for at least five years prior to, his death;
  - iv. in the case of a qualifying child, is deceased and the surviving parent has been, at some point previous to marrying the deceased parent, a Virginia domicile for at least five years or is and has been a Virginia domicile for at least five year prior to the student's application for this benefit; or in the case of a qualified spouse, is deceased and the surviving spouse had been, at some time previous to marrying the deceased military spouse a Virginia domicile for at least five years prior to student's admission application.

Eligible students, as confirmed by the Virginia Department of Veterans Services (DVS), are guaranteed waiver of all tuition and mandatory fees at a Virginia public college or university regardless of degree program or enrollment level. Summer awards are available if the student did not use the full annual award during the prior fall and spring terms, as funds are available.

Award amounts may be reduced if the number of eligible students exceeds projections. This award is not reduced by receipt of other gift aid, except that, when combined with other gift aid, the combination of assistance cannot exceed the student's cost of attendance. Applications for VMSDEP should be submitted to DVS along with the student's acceptance letter to a Virginia public college. Applications can be

obtained at <http://www.dvs.virginia.gov/statebenefits.htm> (<http://www.dvs.virginia.gov/%20statebenefits.htm>)

#### U.S. Code, 38 U.S.C. 3679(c), Veterans Access, Choice, and Accountability Act of 2014 (Effective July 1, 2015)

The following individuals shall be charged a rate of tuition not to exceed the in-state rate for tuition and fees purposes:

- A veteran who lives in Virginia, regardless of formal state of residence or domicile, and enrolls in this institution within three years of discharge from a period of active duty service of 90 days or more using benefits under the Post-9/11 GI Bill and Montgomery GI Bill-Active Duty.
- Anyone using transferred benefits under the Post-9/11 GI Bill and Montgomery GI Bill-Active Duty who lives in Virginia, regardless of formal state of residence or domicile, and enrolls in this institution within three years of the transferor's discharge from a period of active duty service of 90 days or more
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship who lives in Virginia, regardless of formal state of residence or domicile, and enrolls in this institution within three years of the Service member's death in the line of duty following a period of active duty service of 90 days or more; and
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge, release, or death described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.

## 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) 823-8229.