



FINANCIAL AID AWARD GUIDE 2017-2018

Freshmen and Transfer Students



UNIVERSITY OF
EVANSVILLE®

Establishing Financial Aid Eligibility

Students must first be admitted to the University of Evansville before any type of financial aid can be offered or processed.

In order to be eligible for federal and state financial aid, a student must:

- Have a high school diploma or GED
- Be a US citizen or eligible noncitizen
- Have a valid Social Security Number
- Comply with Selective Service registration, if male
- Not be in default on any federal student loan or owe a refund on a federal student grant

Continuing eligibility for federal and state financial aid requires that students continue to file the FAFSA annually, maintain satisfactory academic progress, not be convicted under federal or state law of the sale or possession of drugs while receiving federal student aid, and continue to be a degree-seeking student enrolled in appropriate aid-eligible credits.

Understanding Your Financial Aid Notification

Your awards are listed in two categories, and your aid is shown by semester with a total for the academic year amount.

Gift Assistance: Gift assistance does not require repayment. It may include merit-based scholarships and need-based grants from institutional, federal, and state sources as well as any outside scholarships you receive. Please notify our office of any outside scholarships received so that we can incorporate them into your award package.

Self-Help Awards: Awards listed here include student loans that will need to be repaid after college. All FAFSA filers are eligible for Federal Direct Loans, which are labeled as “Direct Sub Loan” or “Direct Unsub Loan.”

Federal Work-Study may also be listed allowing a student to apply for on-campus student employment.

Award Total: Total of financial aid from gift assistance and self-help sources as of the date of the notification.

Accept: UE will assume that you are accepting scholarship and grants, but you must log into Financial Aid Self-Service and accept or decline any loans or Federal Work-Study offered.

UE Merit-Based Scholarships

Students entering traditional undergraduate degree programs may be considered for and awarded University of Evansville merit-based scholarships. It is not necessary to file the FAFSA for merit-based scholarships, which are awarded only at the time of acceptance to UE. The types of scholarships offered, standards for selection, amounts, and renewal criteria may change with each new academic year. Awards are renewable for up to three years as long as the student continues to meet renewal criteria as listed later. No UE scholarships are offered for students pursuing a second bachelor's degree.

Other UE Awards

ATHLETIC SCHOLARSHIPS: Athletic scholarships are awarded at the discretion of each coach, based on criteria he or she establishes and in accordance with NCAA regulations. Renewal requires continued participation in the sport. The following sports offer athletic scholarships:

- MEN – baseball, basketball, cross country, golf, soccer, swimming and diving, and track and field
- WOMEN – basketball, cross country, golf, soccer, softball, swimming and diving, tennis, track and field, and volleyball

In limited cases under NCAA governance, a student may receive an athletic award in combination with a merit-based scholarship. In such cases, a 3.0 grade point average is required to renew the UE merit-based award. Most forms of UE-funded gift assistance are not available in combination with athletic scholarships.

UE YELLOW RIBBON PROGRAM: The University of Evansville has voluntarily entered into an agreement with the Department of Veterans Affairs to fund applicable tuition and fees that exceed the national maximum set annually by the Department of Veterans Affairs for eligible veterans or their eligible dependents. The award is a combination of aid from UE and VA sources and supersedes any previously offered UE aid. For more information about veterans education benefits, see www.evansville.edu/veteransaffairs/benefits.cfm.

TRUSTS AND ENDOWED SCHOLARSHIPS: Some of the financial aid awarded by the University of Evansville is made possible through the generous gifts of donors. These funds are invested so they can grow and help greater numbers of students. This resource is called our endowment. Many donors restrict their gifts to be given to students who meet certain criteria. Therefore, sometime after your freshman year, you may be notified of the donor that is sponsoring your academic or other UE scholarships and asked to provide information to the donor.

Need-Based Financial Aid

The University of Evansville assesses eligibility for all forms of need-based financial aid through the Free Application for Federal Student Aid (FAFSA), which must be filed annually to establish and renew eligibility. Need-based aid may come from federal, state, and University sources, and may include grants, student loans, and federal work-study. We encourage all UE students to file the FAFSA **annually** between October 1 and April 15 to ensure maximum consideration for all forms of need-based aid for the next academic year. Indiana residents **must** file the FAFSA by April 15 each year to apply for grants funded by the Indiana Commission for Higher Education (CHE).

UE Need-Based Grants

UE need-based grants are available to full-time undergraduate students admitted through the Office of Admission. Eligibility is determined by the results of the FAFSA at the time of enrolling at UE, and amounts vary according to financial need. Renewal requires continued demonstration of financial need, and achievement of satisfactory academic progress. UE need-based grants are not added to full-tuition awards.

Federal Grants

FEDERAL PELL GRANT: A federal grant for students demonstrating high financial need. Available for full-time or part-time students. Federal regulations limit a student's lifetime use of the Federal Pell Grant to the equivalent of six years of full-time eligibility.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG): A federal grant awarded to students who also receive a Pell Grant. Awards are reserved for applicants with the highest need, as calculated by the FAFSA.

State of Indiana Grants

Indiana residents who attend UE may be eligible for either the Frank O'Bannon Freedom of Choice award or the Twenty-first Century Scholarship. Eligibility for both requires full-time enroll-

ment, annual completion of the FAFSA by April 15, and continued Indiana residency for both the student and parents of dependent students. State aid may be used for a maximum of eight semesters, including all colleges attended. Visit the Indiana Commission for Higher Education website at www.in.gov/che to view information about these programs and to create and monitor your state aid record through your eStudent account.

Renewal of the award requires students to complete at least 30 credit hours each academic year. Students who fail to complete at least 30 credit hours during the appropriate time frame will not be eligible for full renewal of the award. If the student completes at least 24 credit hours within the appropriate time frame, he or she may be eligible for a lower value award. Credits completed during high school, such as dual and AP credits, count toward a student's completion requirement, as do credits earned during the summer.

FRANK O'BANNON FREEDOM OF CHOICE AWARD: Students must demonstrate financial need annually, as defined by CHE. Students who complete high school with the Indiana Academic Honors/ Technical Honors Diploma or have an associate's degree will receive an award of higher value. Students must earn a cumulative college GPA of at least 3.0 to continue to receive this incentive in subsequent years.

TWENTY-FIRST CENTURY SCHOLARSHIP: Initial eligibility determination and enrollment in this program is only available to Indiana students who enrolled during middle school. It is awarded to those who successfully fulfill their Twenty-first Century Scholar pledge and meet State eligibility criteria. The Twenty-first Century Scholarship replaces any previously offered State grant award. The award amount for students attending private colleges, such as UE, is determined annually by CHE and for the 2016-17 award year was \$8,041. Twenty-first Century Scholars do not receive full-tuition at private colleges, as is available for enrollment in public colleges. For more information visit in.gov/che.

On-Campus Employment (Work-Study)

FEDERAL WORK-STUDY PROGRAM: A federally funded work opportunity offered to students who demonstrate financial need according to the FAFSA. The average job represents seven hours of work per week at the current minimum wage for academic-year earnings of \$1,525. Unlike most other types of aid, work-study earnings are not automatically applied as payment toward the student's semester bill. Students electronically record their hours worked every two weeks and are paid the following week. Students may authorize that their earnings be directly deposited into a personal bank account or be applied toward an unpaid balance on their UE student account.

Students who accept on-campus employment will receive detailed instructions prior to the start of the fall semester.

UNIVERSITY OF EVANSVILLE WORK-STUDY EMPLOYMENT: Information on available positions will be provided after the first week of classes for students not offered on-campus employment as part of their financial aid notification.

Federal Direct Loan

This loan is available when enrolled at least half-time and is the only source of federal aid for students pursuing a second bachelor's degree. Since the loans are borrowed directly from the government, borrowers make loan payments to the US Department of Education's loan servicers upon entering repayment.

Information about the interest rates, loan origination fees, and repayment can be found at studentaid.ed.gov/types/loans.

Our office will determine the type (Subsidized or Unsubsidized) and amount of Federal Direct Loan for which you are eligible based on the information provided on the FAFSA.

DIRECT SUBSIDIZED LOAN: Eligibility is need-based. No interest accrues on the principal while you are attending college at least half-time.

DIRECT UNSUBSIDIZED LOAN: Eligibility is not need-based. You are responsible for the interest that accrues while you are enrolled in school and during the grace period.

ELECTRONIC MASTER PROMISSORY NOTE (MPN) AND ENTRANCE COUNSELING: Federal regulations require that first-time borrowers and students new to UE complete a Master Promissory Note and Entrance Counseling at studentloans.gov. You will sign in using the same student FSA ID that is used when completing the FAFSA. Loan proceeds will not be disbursed until both the MPN and Entrance Counseling have been completed. Students complete these steps only as first-time borrowers.

ANNUAL LOAN LIMITS FOR DIRECT LOANS

Grade Level	Dependent Undergraduate Students	Independent Students
Year 1 (0-29 hours)	\$5,500 <i>(maximum \$3,500 subsidized)</i>	\$9,500 <i>(maximum \$3,500 subsidized)</i>
Year 2 (30-59 hours)	\$6,500 <i>(maximum \$4,500 subsidized)</i>	\$10,500 <i>(maximum \$4,500 subsidized)</i>
Year 3, 4, 5 (60+ hours)	\$7,500 <i>(maximum \$5,500 subsidized)</i>	\$12,500 <i>(maximum \$5,500 subsidized)</i>
Graduate/ Professional	N/A	\$20,500 <i>(unsubsidized)</i>

AGGREGATE LOAN LIMITS: MAXIMUM TOTAL OUTSTANDING LOAN DEBT

	Dependent Undergraduate Students	Independent Students
Undergraduate	\$31,000 <i>(maximum \$23,000 subsidized)</i>	\$57,500 <i>(maximum \$23,000 subsidized)</i>
Graduate/ Professional	N/A	\$138,500 <i>(maximum \$65,000 subsidized)</i>

METHOD OF LOAN DELIVERY: Loan proceeds will be credited directly to your student account at the beginning of each semester along with your other financial aid. After your University charges for tuition, mandatory fees, and room and meal plan (if on campus) have been satisfied, any amount remaining as a credit on the account will be refunded to you each semester by the UE Office of Student Accounts.

REPAYMENT: Repayment of your direct loan begins six months after you graduate, withdraw, or drop below half-time enrollment status. Minimum monthly payments are \$50, but the amount will vary depending on the amount borrowed.

LOAN CONSOLIDATION AFTER COLLEGE: Federal loan provisions permit the borrower to consolidate federal student loans. Information regarding consolidation can be found at studentloans.gov.

Federal Nursing Student Loan

This loan is available to qualified full- and half-time nursing students who demonstrate financial need. Freshmen and sophomores may borrow up to \$3,300 per year; juniors and seniors up to \$5,200 per year. The cumulative borrowing limit is \$17,000. No interest accrues

on the principal while you are enrolled at least half-time. You will receive a nine-month grace period after graduation (or your enrollment drops below half-time) before repayment begins. At that time, interest accrues at the rate of five percent. Nursing students interested in this loan should contact the Office of Financial Aid. Once awarded, first-time recipients must sign the Master Promissory Note (MPN) which is a one-time process and is valid for up to 10 years of future borrowing.

Charles Edson Schell Foundation Loan

This program provides interest-free loans to University of Evansville students who are *residents of Ohio, Kentucky, West Virginia, and adjoining states* (Illinois, Indiana, Michigan, Missouri, Pennsylvania, Tennessee, and Virginia). This loan is typically offered in increments of \$1,000 per year, and is repaid directly to the University of Evansville beginning no later than six months after graduation or withdrawal. Contact the Office of Financial Aid if interested.

Harold Berry Loan

This program provides interest-free loans to University of Evansville students who are enrolled full-time. This loan is typically offered in increments of \$1,000 per year up to a maximum yearly amount of \$3,000. It is repaid directly to the University of Evansville beginning no later than six months after graduation or withdrawal. Contact the Office of Financial Aid if interested.

Exit Counseling

Direct Loan borrowers must complete online Exit Counseling at studentloans.gov. In-person loan repayment sessions are also offered during each semester. Borrowers of the Perkins, Nursing, Berry, and Schell loans must also attend an individual exit appointment prior to graduating or withdrawing.

Federal Direct Parent Loan (PLUS)

Administered by the US Department of Education, the Federal PLUS Loan is a resource to assist creditworthy parents of dependent students in paying for college costs owed directly to UE and/or for other indirect educational expenses, such as books and supplies. While the parent is not required to demonstrate financial need, the FAFSA must be filed annually in order for a parent to use the loan program. Parents must pass a credit check performed by the US Department of Education to be eligible for this loan. Parents may borrow an amount up to the maximum cost of attendance less all other financial aid. Information about interest rates, loan origination fees, and repayment can be found at studentaid.ed.gov/types/loans/plus.

(PARENT PLUS) LOAN APPLICATION AND PROCESSING: The PLUS Loan is applied for online at studentloans.gov. In order to log into the student loans website, you must have a Federal Student Aid Username and Password associated to you, the parent. You may create this ID and password through fsaid.ed.gov. Within two business days of submitting the application, our office receives confirmation of your application and responds directly to the parent email listed on the application. A supplemental form is provided in order for you to confirm the amount, select an authorization to direct excess funds, or verify your intentions in the case of a denial. This form must be completed and returned to the Office of Financial Aid in order for the loan to be finalized.

REPAYMENT: Unless you make formal arrangements for a deferment, you will begin repaying a PLUS Loan within 60 days after the full amount that you have borrowed for the school year has been disbursed. In general, the parent has 10 years to repay the loan. A PLUS Loan may not be consolidated with any student loans.

ELECTRONIC MASTER PROMISSORY NOTE (MPN): Federal regulations require that parent borrowers complete an MPN for Parent Loans at studentloans.gov. This MPN is good for up to 10 years. (Note: The MPN is also required to be completed by the parent borrower even if the parent has borrowed for another child. The MPN is unique to the parent/child pairing.)

DIVORCED AND SEPARATED PARENT BORROWERS: Federal regulations allow both parents to apply for separate PLUS Loans. When both parents apply for a PLUS Loan, the excess funds must be disbursed to the student.

WHAT IF THE PARENT'S CREDIT CHECK IS DECLINED? If the parent's credit check is declined due to adverse credit, the dependent, undergraduate student is eligible to borrow additional unsubsidized loan funds based upon their grade level. Freshmen and sophomores may borrow up to an additional \$4,000 for the year; juniors and seniors up to an additional \$5,000 for the year. The Office of Financial Aid will communicate instructions to the student's UE email regarding accepting the additional loan eligibility. More detailed information regarding the PLUS Loan credit check can be found at the ed.gov website.

Private (Alternative) Loans Based on Credit

These educational loans are available from private lenders and offer additional financial assistance if you have exhausted all other sources of funding for your education. You should use all grants, scholarships, and federal loans for which you are eligible before considering any private loan. Private loans typically have variable interest rates and each lender has different eligibility requirements, loan rates, repayments terms, and conditions. These loans may be in the student's name with loan repayment after college; however, a credit-worthy cosigner will be required. Parents may also apply for a private parent loan. Some lenders may require payment of the interest while the student is in school. You may select any lender you wish for a private educational loan.

For more information, go to www.evansville.edu/financialaid.

United Methodist Loan

The United Methodist Scholarship and Loan Programs are a church-wide educational service providing scholarships and loans to help supplement the financial needs of today's students. The General Board of Higher Education and Ministry funds these loans and scholarships through offerings, wills, annuities, and other designated gifts provided to the United Methodist Church. Find more information at gbhem.org.

Outside Scholarships

Students are required to report the receipt of scholarships from organizations such as civic groups, schools, businesses, and churches. Most organizations will send a co-payable check to the University that must be endorsed by the student before it can be applied to the bill. Private scholarships are credited to your University student account by the Office of Financial Aid when a check is received from the donor. **Unless otherwise directed by the donor, the scholarships are divided equally between the fall and spring semesters.** If at all possible, outside scholarships will be added to other financial aid awarded for the academic year. However, if any part of the financial aid award is federal, we are required to comply with federal regulations, which state gift aid must not exceed financial need as demonstrated on the FAFSA. If something must be reduced (so as not to exceed need), it will be done in the following order: loans, work, Federal SEOG, and University of Evansville grants.

Financial Aid for Special Enrollment Experiences

HARLAXTON COLLEGE: In most cases, students attending Harlaxton College full time during the academic year will have the same gift aid available to them as when they attend UE's home campus. In some cases, loan eligibility may be adjusted to acknowledge the additional costs.

STUDY ABROAD: Financial aid is available to students enrolled full-time in a study abroad program if it is University approved. Satisfactory academic progress will be monitored in the same manner as when the student is enrolled at UE's home campus.

SUMMER ENROLLMENT: The types of financial aid available for summer study are federal loans (Direct and PLUS), Pell Grants, Federal SEOG, work-study and private loans. Students must be enrolled in at least six credit hours to qualify for federal loans. No University of Evansville gift assistance is available for any summer programs, including Harlaxton, study abroad, and on-campus summer classes. Students may work on campus (as jobs are available) in the summer regardless of enrollment status. Applications for summer employment are available in mid-March.

CO-OPS, CLINICALS, AND INTERNSHIPS: Financial aid will be available only if the work-related experience results in being a registered student at UE. For example, the clinical block built into the DPT program during the last spring semester results in a regularly assessed semester of full-time tuition charges and normal aid eligibility. By contrast, most engineering co-op semesters do not result in being registered for UE courses, in which case normal tuition is not charged, nor is aid disbursed. The Office of Financial Aid will determine your aid on a semester-by-semester basis when these experiences are involved.

UE Gift Aid Policies

MAXIMUM GIFT AID: We encourage students to seek out all types of financial aid. Some students are fortunate to receive gift aid from a variety of sources. The maximum amount of gift aid that a student may retain during a single academic year (fall and spring) is:

- **Student resides on campus:** Total gift aid is limited to an amount equal to the sum of tuition, fees (student activity and services), room, board, and a \$2,500 allowance for books or other expenses.
- **Student commutes from parents' home:** Total gift aid will be limited to an amount equal to tuition, fees (student activity and services), and a \$2,500 allowance for books or other expenses.

If a student earns gift aid in excess of the amount outlined above, UE will reduce one or more forms of University-funded gift aid by the amount of the excess.

FULL-TUITION PROGRAMS: The University of Evansville has a customized policy for the administration of gift aid in conjunction with the following programs: Lilly Foundation Community Scholarship, Tuition Exchange Scholarships, ROTC, and Employee Dependent/Employee Tuition Benefits. Please request copies of specific policies from the UE Office of Financial Aid.

Scholarship Renewal for Subsequent Years

The renewal of all financial aid requires that you maintain satisfactory academic progress. Some UE scholarships require a higher GPA for renewal.

Scholarship	Cumulative GPA Requirement
National Merit President's Trustee	3.0 If your cumulative GPA does not meet requirement following any academic year, scholarship is adjusted as follows: ■ GPA between 2.50 – 2.99: reduced by \$1,500 ■ GPA below 2.5: reduced by \$3,000
Academic, Art, B/MD, Dean, Faculty, Music, UE Need for Nursing, Theatre, UE Annual, and UE DPT	2.5 If your cumulative GPA does not meet requirement following any academic year, scholarship is reduced by \$1,500.
Davidson, Direct Entry Scholarships, Phi Theta Kappa, Pott Engineering, and Scouting	2.5 Require a 2.5 GPA.
Aces, Changemaker, and Fellows	Require students to meet GPA Qualitative Standards in accordance with SAP. Reduced by \$1500 if student is not meeting this standard.
If scholarship is reduced, the original value may be regained by achieving the required cumulative GPA by the following May. A student may request a GPA review at the end of any term. The Office of Financial Aid will review renewal requirements and adjust aid accordingly.	

Duration of scholarships: Unless specified below, University of Evansville merit scholarships are available for eight semesters of full-time enrollment (assuming the renewal criteria above are met) or until the requirements for the first bachelor's degree have been met, whichever comes first. Seniors in their last semester who can meet their degree requirements with part-time enrollment can receive a prorated value of UE aid.

Appeals for scholarship extension: If you find that you will not graduate in four years, you may appeal for an extension of the scholarship. You should consult the Office of Financial Aid as soon as you become aware that you will not graduate in eight semesters, unless pursuing one of the degrees listed below.

Programs designed to last longer than four years: UE physical therapy students pursuing a DPT will receive their awards for either six years (12 semesters) or seven years (14 semesters), depending on the curriculum plan selected by the student and approved by UE faculty. Awards remain fixed at their fourth-year value.

Students in the following five-year programs will receive their awards for five years: Health Services Administration (combined BS/MS), Applied Exercise Science/PTA, Athletic Training/PTA, Exercise Science/Health Services Administration, and Music Education/Music Therapy.

On-Campus Residency Requirement for Full Renewal of UE Financial Aid

Most students are required to live in University-approved housing when they enter UE. For most students, the full renewal of UE financial aid (scholarships or grants) requires continued residency in UE-approved housing, even after satisfying their on-campus residency requirement. The residency requirements and associated aid policies differ for freshmen and transfers.

FRESHMEN: Freshmen* **must live in UE-approved housing for two years**, or the equivalent of four semesters. The Office of Residence Life may grant an exemption if the student meets one of the following criteria:

1. The student's local residence is with parents or legal guardians in Vanderburgh or contiguous counties;
2. The student has attained the age of 21 prior to the start of the academic year;
3. The student is married and/or lives with a dependent.

**Residency requirement also applies to freshmen transfers (those entering UE in January after one semester at another institution). International students who have participated in the Intensive English Program may count their semester(s) in residence toward this requirement.*

TRANSFER STUDENTS: Transfer students who have not attained 60+ academic credit hours by the start of the academic year **must live in UE-approved housing when entering UE**. These hours can be a combination of hours earned at previous institutions and UE hours (excluding bridge, early-college, dual-credit, and advanced placement credit). Students with fewer than 60 hours may also request an exemption from the Office of Residence Life if they meet one of the following criteria:

1. The student's local residence is with parents, legal guardians, or immediate family members who are over the age of 21. Local residence must be in Vanderburgh or contiguous counties;
2. The student has attained the age of 21 prior to the start of the academic year;
3. The student is married and/or must live with a dependent.

Office of Residence Life: Information and details regarding housing and meal plans are found at www.evansville.edu/residencelife.

FINANCIAL AID REDUCTION: Students who **were required to live in UE housing when entering UE**, and who choose to move off campus after satisfying the Office of Residence Life's residency requirement, will experience an annual reduction to their UE-funded financial aid of **\$4,500** (\$2,250 per semester). This reduction of aid will not apply to students who have elected to live on campus but later move off campus to live at home with parents in approved counties or to live with a spouse or dependent. Documentation may be required.

Types of UE-approved housing and meal plan options: Students who live in ANY type of UE-approved housing are considered "on-campus" for the purposes of renewing their full financial aid. UE-approved housing includes residence halls, University apartments, houses, townhouses, and University-managed/University-approved Greek houses. Choice of meal plan, or lack thereof, does not affect financial aid.

Types of aid affected: The aid reduction affects all UE-funded aid, whether merit or need-based, including partial athletic scholarships. Unique policies govern the administration of full-ride athletic scholarships.

Regaining aid: Students who lost aid as a result of moving off-campus may regain the original value of their aid if they later return to UE-approved housing.

Harlaxton and study abroad: Students attending Harlaxton College for a semester are considered to be living in University-approved housing and will NOT experience a reduction to their UE-funded financial aid. Students in UE-approved study abroad programs will not experience a reduction as long as the study abroad experience provides a housing opportunity similar to UE.

Change in Family Circumstances

Changes in family circumstances, e.g., death, loss of job, retirement, divorce, or separation, may result in a change in financial aid eligibility. Contact the Office of Financial Aid if such a change occurs after you have filed the FAFSA.

Tax Benefits for Education

The federal government provides a number of incentives that can help defray the cost of higher education. These incentives may be in the form of tax credits or tax deductions. Information is available from the Internal Revenue Service at www.irs.gov or from your income tax preparer. At the end of January the UE Office of Student Accounts will prepare a document called a 1098-T, which can be used by your tax preparer to determine your eligibility for any tax benefits related to expenses paid to UE.

Credit Balance Refund Policy

Students whose financial aid results in a credit balance will receive a refund within 14 days of the credit balance occurring unless the credit balance occurred before the term began, in which case, the refund will be issued within 14 days of the start of the term. A student may authorize UE to hold a credit on their account for future charges, but all credits will be refunded at the end of the award year.

Credit balances that result from a Federal Parent PLUS loan will be refunded or held per the borrower's request on the PLUS Loan Authorization form. Parents may choose to have the balance refunded to them, refunded to the student, or held on the student account for future charges.

Should a credit balance occur as the result of an overpayment, the excess will be refunded to the payer.

Refunds are processed automatically at least weekly once the term begins and enrollment has been verified. If the student has elected an electronic refund, it will be processed as a direct deposit into the student's bank account, using bank information provided by the student. If a student does not elect direct deposit, a paper check will be issued and mailed to the student's permanent home address. Refund checks will be held for pick-up in the Office of Student Accounts upon request. Unclaimed checks will be mailed to the permanent home address after seven days.

Regardless of any authorization provided by the student and/or parent, credit balances that resulted from a federal loan will be refunded to the student/parent at the end of the award year in which they were disbursed.

Uncashed and unclaimed refund checks will be credited back to the student's account and the funds returned to the program from which they came.

Satisfactory Academic Progress Policy (SAP)

The United States Department of Education (Higher Education Act of 1965, as amended) requires that students maintain satisfactory progress toward completing their degree in order to receive financial aid. The Office of Financial Aid is required to check three standards: quantitative (pace of progression), qualitative (GPA), and maximum time frame for receiving aid.

These standards, known as Satisfactory Academic Progress (SAP), govern eligibility for students who want to establish or continue aid eligibility for all federal, state, and institutional financial aid programs including grants, scholarships, work-study, and student and parent loans. Many private loans also require SAP. SAP applies to a

student's entire degree program, including semesters (fall, spring, and summer) in which financial aid was not applied for or disbursed.

The UE Office of Financial Aid reviews all three standards of Satisfactory Academic Progress at the end of each semester (fall, spring, and summer) for all students. Both Summer I and Summer II terms combine to create one summer semester for financial aid purposes.

Quantitative Standards (Pace of Progression)

Students must successfully complete 67 percent of all credit hours attempted. After grades are posted each semester, a student's total credit hours successfully completed (earned) will be divided by the credit hours attempted to determine whether the 67 percent completion rate requirement has been met.

Completed (earned) credits: Successfully completed credits include grades of A, B, C, or D (including plus or minus) and credits taken pass/fail, in which a P was earned. Unsuccessful grades consist of F, W, I, classes taken for audit, or any other grade that does not result in completed credits. Credits earned by examination will be considered completed credits.

Attempted credits: All credit hours for which a student registers at UE, those transfer credits that count toward the UE degree, and credits earned by examination are included in attempted credits. Grades of I or W will count as hours attempted, but not completed. If incompletes are later completed, they will be reflected when progress is again checked, or sooner, at the student's request.

Transfer Credits: Transfer credits that apply to a student's UE degree are included in both the credits attempted and the credits earned when calculating the completion percentage. Credits received for remedial courses or for courses that are not applicable to the student's UE degree are not included in either credits attempted or earned.

Repeated courses: Courses that are retaken to improve a grade are counted in attempted hours each time the course is taken, but only one passing grade is counted toward the credit hours earned in the completion rate. Students may retake a class for which they have previously received a grade of "F" as many times as it takes to successfully complete the class. However, students may only repeat a course one time in which they have received a passing grade. After one allowable time, the student cannot use federal assistance for future repeats. However, if the course is added to full-time enrollment of 12 or more credit hours, the student can receive federal aid based on full-time status.

Part-time Students: Cumulative GPA requirements are the same as for full-time students. The number of semesters required to complete the program will depend on the hours registered. Students must successfully complete the majority of the credit hours attempted each semester and maintain a 67 percent cumulative completion rate. However, no student will receive financial aid once 150 percent of the required credit hours to complete the program have been attempted.

Second Degree Students: Officially accepted credits that apply to the degree program will count toward both credit hours attempted and credit hours earned.

Qualitative Standards (GPA)

Undergraduate students admitted to UE as freshmen must have earned a minimum cumulative GPA of 2.0 by the end of their second academic year and each semester thereafter. Before the end of the fourth semester, these students must have a minimum cumulative GPA as shown below:

Credit Hours	Earned GPA
Fewer than 30	1.6
30-59.99	1.9

Transfer and graduate students must maintain a minimum cumulative GPA of 2.0 at the end of each semester.

UE merit-based scholarships may have higher GPA expectations. View GPA requirements at www.evansville.edu/financialaid.

Maximum Time Frame for Eligibility

Federal aid standards: Federal regulations govern the maximum length of time a student may receive federal aid. For students pursuing a bachelor's degree, this time frame is defined as 150 percent of the scheduled length of the program. For example, students in an academic program requiring 120 credit hours may attempt up to 180 credit hours (150 percent of 120 is 180 hours). Students pursuing an associate's degree requiring 72 credits may attempt up to 108 credit hours (150 percent of 72 is 108 hours). Other degree pro-grams with differing credit hour requirements will have up to 150 percent of the required hours as their maximum.

For transfer students, the number of transfer credit hours accepted at the point of admission to UE will be used to calculate the student's remaining eligibility for the 150 percent maximum time frame calculation. Second undergraduate degree students are only eligible to receive loan funds. Students enrolled in a degree program that is equal to or lower than a degree already earned will have the previous degree's accepted credit hours applied toward the student's current degree. The accepted credit hours will be counted toward the 150 percent maximum time frame calculation.

Financial Aid Warning: Students will be sent a warning if they fail to meet either the completion rate or minimum cumulative GPA standard as outlined. Students will be placed on warning for one semester during which they must come into compliance with the standard. Students not meeting SAP at the end of the warning semester will be placed on Financial Aid Suspension.

Financial Aid Suspension: Students who fail to meet the standards at the end of their warning semester will be ineligible for financial aid beginning with the next semester of attendance. (See appeals to regain eligibility.) Students receiving grades of F in all courses attempted in any semester will be automatically ineligible for financial aid regardless of whether the student has previously been placed on financial aid warning. In evaluating satisfactory progress, a grade of I will be considered an F in calculating the pace of progression.

Students who preregister for a subsequent semester before grades are evaluated and who use financial aid to defer tuition and fees may owe a financial aid repayment if they do not maintain satisfactory academic progress and have been disqualified from financial aid once grades are posted and reviewed.

A student who is disqualified from financial aid more than one time for failure to meet these standards must meet with a financial aid counselor to discuss plans for re-establishing financial aid eligibility. Unless there are extenuating circumstances, a student in this category should expect to enroll for at least 12 semester credits without financial aid at UE and successfully pass all courses with a minimum of a 2.00 GPA to be reconsidered for financial aid.

Students are responsible for maintaining awareness of their SAP status for aid renewal whether or not they receive the official notifications. The Office of Financial Aid is not responsible for address changes that are not reported or for other problems with postal mail or email delivery.

Correcting academic deficiencies: Students who fail to meet the above standards will be ineligible for financial aid. It is important to remember that grade deficiencies can only be corrected at UE, but credits to correct a deficiency in credit hours earned can be taken elsewhere and transferred to UE through arrangement with the Office of Academic Advising. Students may request a review of their progress when a grade is changed, regardless of when that change occurs.

Appeals to regain eligibility: A student who fails to meet these standards and has lost eligibility for financial aid may appeal this decision. **Appeals must be in writing and must be accompanied by appropriate supporting documents.** In the appeal, the student must explain why he or she was not making progress and what has changed so that he or she will begin making progress. Appeals should be submitted to the Office of Financial Aid at least three (3) weeks before the beginning of the student's next semester of attendance to allow time for processing.

Reasons that may be acceptable for appeal are: 1) serious illness or accident affecting the student; 2) death, accident, or serious illness in the student's immediate family; 3) change in academic program; or 4) other serious extenuating circumstances.

The student is limited to two appeals. Appeals will be approved or denied in writing. If approved, the student will be placed on Financial Aid Probation for one semester and aid will be granted. If the student cannot meet SAP by the end of the probationary semester, the student must complete and submit to the Office of Financial Aid a SAP academic plan that shows when the student will be meeting SAP.

If the appeal for aid is denied, the student may choose to enroll without using financial aid in an effort to repair the SAP deficiencies. Students may request a review of their record following any semester. If the SAP standards are met at the time of review, financial aid eligibility may be regained for subsequent terms of enrollment that year.

Institutional Charges and Financial Aid Refund Policy

All institutional financial aid will be refunded according to the institutional charges refund schedule shown below. In other words, all UE financial aid will be refunded according to the 100 percent, 80 percent, 60 percent, 40 percent, or 20 percent determination during the first four weeks. After four weeks, there are no refunds for such aid.

Institutional Charges: Tuition, on-campus room and board, and the following fees: activity, registration, health and wellness, technology, applied music, and any mandatory course related fees.

Non-Institutional Charges: All other fees and costs (special fees, books, insurance fees, off-campus living expenses, transportation expenses, and the like).

The amount of institutional charges that will be refunded is determined as follows:

- UE classes begin on Wednesday in fall and Monday in spring. Students who withdraw on or before the first day will receive a 100 percent refund.
- Students who withdraw or leave within the first week of class (Thursday through Wednesday in fall or Tuesday through Monday in spring) will receive an 80 percent refund.
- Students who withdraw or leave within the second week of class (next Thursday through Wednesday in fall or Tuesday through Monday in spring) will receive a 60 percent refund.
- Students who withdraw or leave within the third week of class (next Thursday through Wednesday in fall or Tuesday through Monday in spring) will receive a 40 percent refund.
- Students who withdraw or leave within the fourth week of class (next Thursday through Wednesday in fall or Tuesday through Monday in spring) will receive a 20 percent refund.
- After four weeks, there are no refunds for the above listed institutional charges.

STATE AID REFUND POLICY: The Indiana Commission of Higher Education (CHE) policy for refunds dictates that to be eligible for these awards, a student must be enrolled full-time at the end of the first week of the semester (census date). Hence, if a student completely withdraws from the University before the end of the first week, the student is not eligible for the state award, and the University must return 100 percent of the semester's award to CHE. After the first week, the student's state aid would be 100 percent earned, and like the UE aid and private aid mentioned above, there would be no refund if the student leaves. State aid consists of the Higher Education Award, Freedom of Choice Award, Student Performance Incentives, Twenty-first Century Scholarship, Minority Teacher and State Nursing Scholarships, Mitch Daniels Scholarship, and part-time grants.

VETERANS BENEFITS REFUND POLICY: The US Department of Veterans Affairs requires all changes of enrollment to be certified within 30 days of action. For VA purposes, the effective date is the date the student withdrew or dropped the class. The US Department of Veterans Affairs will process the information regarding change of enrollment and may establish a debt on the student, based on the effective date of the change. It is the responsibility of the student to satisfy any debt established on the student by the VA.

Students withdrawing from all classes in a semester will have the current, and any future certifications terminated. If the student completely withdraws on or before the first day of the term, the University of Evansville will return the tuition and fees payment received, directly to the VA, upon receipt of school debt letter. If the date of complete withdrawal is after the first day of the term, any credit balances that result from a refund of institutional charges will be issued to the student. In this case, the student will receive a debt letter from the Department of Veterans Affairs with balance due.

For students dropping a class or classes, an enrollment update will be submitted to the VA. Tuition and fees are reported specific to the remaining credit hours, as if those were the only courses taken during the entire enrollment period. The VA will determine if the change in hours/charges requires some percentage of repayment from student. If debt is established, student will receive a debt letter from the Department of Veterans Affairs with balance due.

FEDERAL AID REFUND POLICY: Students are encouraged to meet with the Office of Financial Aid before changing enrollment by dropping a class or withdrawing from the University so they can be informed of the financial impact of their enrollment changes. Enrollment is set at census date each term (end of first week).

I. All Programs Except CAE

This policy applies to all University programs, except those administered by the Center for Adult Education. Students enrolled in one of the University's CAE programs should refer to section (II) for the Center for Adult Education refund policy. Refund information for summer is provided annually when summer course registration information becomes available to students.

Dropping Below Full-Time: Dropping a class starts with the Office of the Registrar. When a student drops a course(s) but continues as a part-time student (fewer than 12 semester hours), the tuition refund will be the difference between the initial billing and the revised billing multiplied by the percentage refund as outlined in the Institutional Charges Refund Policy. Students who drop below full-time during this refund period will have their eligibility for financial aid recalculated. Enrollment for federal and state financial aid will be set at census date each term, and federal and state grants will not be adjusted after census.

If a student drops below full-time after the first four weeks of the semester, there is no refund of charges or reduction of financial aid.

Students Withdrawing from All Classes: The official withdrawal process begins in the Office of the Dean of Students. The policy that determines the return of Title IV funds is defined by federal regulation and calculates earned federal financial aid on a per diem basis up to the 60 percent point in the semester. Federal financial aid that is considered “unearned” is returned to the appropriate source. The amount of earned federal aid is calculated by dividing the number of calendar days completed by the total number of calendar days in the semester. A calendar is developed each year and maintained in the Office of Financial Aid that outlines the percentage of federal aid earned during the first 60 percent of the term. There are no refunds (or return of Title IV funds) if the student attends classes after the 60 percent point as Title IV aid is considered to be 100 percent earned at that point.

There are two parts to a refund determination when the student withdraws from all classes.

1. Refund of institutional charges. The student’s withdrawal date for institutional charges is the date the student submits the completed withdrawal form to the Dean of Student’s Office. However, UE can determine a withdrawal date related to extenuating circumstances for a student who:
(a) left without notification because of extenuating circumstances, or (b) withdrew because of extenuating circumstances but another party gave notification on the student’s behalf. Extenuating circumstances include illness, accident, grievous personal loss, or other such circumstances beyond the student’s control. The dean of students makes the determination in such matters.
2. Reduction (refund to the program) of institutional, state, or federal financial aid. The student’s withdrawal date for financial aid is determined based on whether the student officially withdrew from the University or stopped attending (walked away). For those who officially withdrew, the withdrawal date is the date the student signs the withdrawal form that is submitted to the dean of student’s office. For those who stopped attending and failed all classes, the withdrawal date is the latter of the midpoint of the semester, the date the student last attended classes, or the last date of academically related activity such as taking a test.

Walk-Away Students: Students who simply “walk away” during a semester without officially withdrawing, and who earn all Fs or Incompletes will be assessed a \$500 administrative fee for subsequent processing of their refund calculation, once that has been determined.

II. CENTER FOR ADULT EDUCATION PROGRAMS REFUND POLICY

If a student in the organizational leadership, global leadership, or public service administration program finds it necessary to completely withdraw from the University before the end of a semester, the withdrawal process begins in the office of the director of adult education where an official date of withdrawal is determined for institutional charges refund purposes. A student’s withdrawal date is determined using the same process as for the federal financial aid refund policy. The director of adult education may determine a different withdrawal date for institutional charges due to extenuating circumstances if such conditions exist and can be documented.

The University’s Adult Education Program institutional charges refund policy treats each five-week class in the semester as a

separate class. Students register and are billed for the semester at the beginning of the term, but refunds will be calculated based upon the five-week classes completed and/or the time in the five-week class when the withdrawal occurs. Full refunds for the semester will be given if the student cancels the enrollment before attending any class in the term. Refunds that occur during the semester will be calculated as follows for each five-week class:

During week one	75% refund*
During week two	50% refund*
During week three	0% refund*

All other information relative to the withdrawal process is described in the regular policy and conforms to it.

Dropping Adult Program Courses in the Semester: Federal financial aid eligibility is established by attending class. Students with Federal Pell Grants must begin attendance in each module. Because of the nature of the federal withdrawal policy, students who do not begin attendance in all modules and successfully complete those modules may have their aid prorated based on return of Title IV funds regulations.

Walk-Away Students from Adult Programs: Students who simply “walk away” during a semester without officially withdrawing, and who earn all Fs or Incompletes will be assessed a \$500 administrative fee for subsequent processing of their refund calculation, once that has been determined. Students will be responsible for any amounts owed the University from the adjustment made under the refund policy.

III. RETURNING FEDERAL FINANCIAL AID TO ACCOUNTS

Unearned federal financial aid will be returned in the following order:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Direct PLUS Loan
- Federal Pell Grant
- Federal SEOG
- Iraq Afghanistan Service Grant

The amount of aid to be returned is determined by the Federal Title IV Return of Funds calculation as provided by the US Department of Education.

Any refunds of charges will be applied to the student’s account and all adjustments for aid, loans, fines, and nonrefundable fees or deposits will be made before eligibility for a cash refund is determined. If there is a student account balance resulting from the adjustments, the student is responsible for payment.

Sample Return of Funds calculations are available in the Office of Financial Aid.

IV. ADMINISTRATIVE FEES

Official Withdrawals

Students who officially withdraw from the University will be assessed a \$100 administrative fee.

Unofficial Withdrawals (Walk-Away Students)

Students who simply “walk away” during a semester without officially withdrawing, and who earn all Fs or Incompletes will be assessed a \$500 administrative fee.

V. STUDENT AND INSTITUTIONAL RESPONSIBILITIES IN REGARD TO THE RETURN OF TITLE IV FUNDS

The University’s responsibilities include:

- a. Providing each student with information about the refund policy.

- b. Identifying students who are affected by the policy.
- c. Completing the Title IV return of funds calculation for those affected. Notice will be sent/given to student within 30 days of the withdrawal date of the amounts that must be returned to UE.
- d. Returning federal financial aid within 45 days to the Title IV programs from which they came any funds that were disbursed directly to the student and for which the student was determined to be ineligible per the return of Title IV funds calculation.

The student's responsibilities include:

- a. Cooperating with UE in establishing satisfactory repayment arrangements if it is determined that a repayment is due for a Pell Grant because of the withdrawal.
- b. Returning his or her share of unearned aid attributable to a loan under the terms and conditions of the promissory note.
- c. Making payment to the University for any student account balance that results from the adjustments to the account. Payment in full or payment arrangement should be made within 30 days of the student receiving notice of what is owed.

This policy conforms to the Federal Return of Title IV Funds (Section 668.22) regulations of the 1998 changes to the Higher Education Amendments. Title IV funds refer to the following federal financial aid programs: subsidized and unsubsidized Direct Stafford Loans, Federal Perkins Loans, Federal Direct PLUS Loans, Federal Pell Grants, Federal SEOG grants, and Iraq Afghanistan Service Grant. Federal work-study funds are excluded from the refund calculation.

Cancellation of Housing and Food Service Contracts

When a student completely withdraws from all classes in the middle of the semester, UE housing and meal plan charges and refunds are governed by the Institutional Refund Policy as "institutional charges." However, the policies governing new or continuing students who remain enrolled but wish to cancel housing and/or meal plan charges are administered by the UE Office of Residence Life.

Completion of the Housing and Meal Plan Registration on WebAdvisor constitutes a legal and binding agreement between the student and the University of Evansville. A personalized and dated contract is generated upon completion of the online agreement on WebAdvisor. All housing contracts are binding for the duration of the academic year. There are specific provisions and restrictions regarding contract cancellation requests. Information regarding these policies is found online at www.evansville.edu/residencelife, in the student's personal contract, and in the Residence Life Handbook.

UE Monthly Payment Plan

All full-time domestic students are eligible to participate in a monthly payment plan. The UE Monthly Payment Plan allows for annual tuition, mandatory fees, room, and board costs to be spread throughout the year and to be paid in monthly installments, spread over 10 or 8 months. This is an interest-free plan.

COST OF THE PLAN: Payments are accepted by check, online electronic payments through Self-Service, or via automatic deduction (ACH) from a personal bank account. If you elect to pay by check, or online by e-check or credit card, the annual processing

fee is \$100. The annual fee is reduced to \$80 if you select the ACH payment option. The University accepts MasterCard, Visa, Discover, and American Express credit card payments over the telephone or via Self-Service. **All credit card transactions are subject to an additional service fee of 2.5 percent of the payment amount.** The plan fee is nonrefundable. There are no additional costs when payments are received by the due date. Participation for only one semester is available for a \$60 fee (\$45 for ACH option).

HOW THE PLAN WORKS: The amount to be paid each month is determined by completing the online application. Payments are established at an amount sufficient to satisfy tuition, mandatory fees, room, and board charges, minus approved financial aid, in the number of months selected. A scheduled review of the payment plan will be done in October and again in January. **Work-study earnings from an on-campus job and pending outside scholarships may not be included in the initial payment plan calculation.** All work-study earnings and outside scholarship funds actually received on the account will be considered during any scheduled review or upon request.

THE APPLICATION: To apply for participation in the University of Evansville Monthly Payment Plan, go to www.evansville.edu/studentaccounts/payment.cfm, and click on the **Payment Plan Application**. Applications for the UE Monthly Payment Plan can be processed electronically by completing and submitting the payment plan worksheet online, along with the bank account information to be used to cover the application fee and monthly ACH payments. An application worksheet can also be printed from Self Service and mailed to **University of Evansville, Office of Student Accounts, 1800 Lincoln Avenue, Evansville, Indiana 47722**, along with a personal check to cover the application fee. Once received, applications are reviewed to determine if the calculated monthly payment amount is correct.

An e-mail notice will be sent to the plan member if any change is made to the original calculation.

APPLICATION SCHEDULE

Date Application received	Total number of payments	Initial payment required	Remaining number of payments	Second payment due
Before 7/5/17	10	1/10 of total	9	8/5/17
Before 8/5/17	8	1/8 of total	7	9/5/17

One-semester payment plans are also available.

MONTHLY PAYMENTS

Once an application is approved, if you have chosen to pay by check, credit card, or e-check, you will receive an electronic PDF of coupons that should be printed and used when mailing your monthly payments. Payment options that require monthly coupons are due on the 5th day of the month and are considered late after the 10th day. If an ACH plan is chosen, members may select a due date of either the 5th or 20th day of the month at the time of application. The University will process ACH payments based on the due date selected on the application. If no selection is made, ACH payments will be processed on the 5th.

QUESTIONS

Contact the University of Evansville Office of Student Accounts at 812-488-2565 or 800-423-8633, ext. 2565.

Cost of Attendance for 2017-18

Cost of Attendance (COA) is the starting figure for all financial aid eligibility calculations. Furthermore, it is the maximum total financial aid (including student and parent loans) that may be awarded for the fall and spring semesters. In general, COA represents the sum of directly-billed charges (tuition, fees, on-campus room, and meal plan) plus average allowances for indirect educational expenses that may be incurred during the year. The COA budgets for full-time undergraduate students entering UE in 2017-18 are:

	On-Campus	Off-Campus	Commuter with Family
Full-time Tuition (12-18 Hours)	\$ 34,300	\$ 34,300	\$ 34,300
Full-time Fees	\$ 1,096	\$ 1,096	\$ 1,096
Average Room and Meal Plan	\$ 12,160	-----	-----
Expected Annual Direct Cost	\$ 47,556	\$ 35,396	\$ 35,396
Allowances for Indirect costs:			
Books	\$ 1,200	\$ 1,200	\$ 1,200
Living, transportation, personal, misc.	\$ 2,114	\$ 14,274	\$ 5,224
Cost of Attendance	\$ 50,870	\$ 50,870	\$ 41,820

ITEMS THAT MAY AFFECT YOUR COSTS

Additional fees: Some courses include additional fees for labs, testing, supplies, etc. Music majors should expect to pay for up to four credits of applied music fees annually. These fees will be directly billed on your invoice each semester.

Overload tuition: Students who register for more than 18 credit hours will be charged the regular rate for the first 18 hours and an additional per credit hour rate for each credit hour over 18 hours per semester.

Part-time tuition (1-11 hours): Students enrolled part-time are charged per credit hour.

PAYMENT OPTIONS FOR DIRECT COSTS: Use the Estimated Net Cost Summary provided with your award letter or our online Estimated Net Cost Calculator to plan for your expected financial obligations and examine available payment options. Families must ensure that all financial aid has been finalized and have arrangements in place to satisfy their balance prior to the beginning of each semester.

Bills are generated electronically by the UE Office of Student Accounts prior to the start of each semester. Student financial aid is divided evenly each semester and will appear as a credit, once all processing is final. Bills and student account activity are viewed on account activity self service by students and others who have been granted access. In general, payment options include:

- By the semester: Fall bills are generated in mid-July and are due by mid-August. Spring semester bills are generated December 1 and are due by mid-December.
- Enrollment in the UE Monthly Payment Plan.
- Loans: Parent PLUS Loans or Private Student Loans may be requested in amounts to cover the entire direct cost. Additional funds may be requested to cover indirect costs, up to COA.*

*Refunds of credit balance on UE student account: Once the account balance is satisfied, excess funds may be refunded to either the student or parent depending on the aid source.



2017-18 DIRECT COSTS*

	SEMESTER	ANNUAL	
FULL-TIME TUITION (12-18 hours)	\$17,150	\$ 34,300	
REQUIRED FEES			
Student Activity	\$ 163	\$ 326	
Services	385	770	
Total	\$ 548	\$ 1,096	
TOTAL TUITION AND FEES	\$17,698	\$35,396	
ROOM			
Hughes Residence Hall	\$ 2,825	\$ 5,650	
Brentano, Hale, Moore, Morton, Powell, and Schroeder Residence Halls	\$ 3,205	\$ 6,410	
Village Properties	\$ 3,740	\$ 7,480	
North Hall	\$ 4,425	\$ 8,850	
Townhomes	\$ 4,520	\$ 9,040	
MEAL PLANS	MEALS	ACE BUCKS	
Anytime Prime 7	Unlimited	\$ 300	\$ 6,060
Anytime Purple 7	Unlimited	\$ 100	\$ 5,750
Anytime Orange 5 M-F	185	\$ 175	\$ 5,570
White 135	135	\$ 400	\$ 5,570
Ace Basic 60			
Seniors in Residence Halls, Village, and Townhouses	60	\$ 150	\$ 2,420
Ace Bucks		available in increments of \$100, \$200, or \$300	

BOOKS: Books are a retail purchase. Up to \$1,000 in books purchased at the UE Bookstore may be charged to the UE Student Account each semester.

The costs above apply to most full-time undergraduate students and are for planning purposes only. Additional cost information can be found at www.evansville.edu/studentaccounts.

Rights and Responsibilities of Financial Aid Recipients

Your rights are to:

- Accept, reject, or seek adjustment to your financial aid award without prejudice.
- Know how much aid you will receive each semester, when it will be disbursed, and from what source it is funded.
- Know the terms of any employment program award you are offered.
- Know the interest rate, amount, and repayment starting date for any loans offered to you.
- Know the completion or graduation rate of students, statisticians, the receipt of athletically related student aid, campus security policies, and crime statistics.
- Meet with a counselor and review your financial aid record.
- Request a counselor to review any decision you feel warrants consideration due to an emergency or circumstance beyond your control.
- Receive answers to any questions you have about financial aid.
- Appeal any decision made by the Office of Financial Aid with the University's official Financial Aid Appeal Committee.
- Know information pertaining to the Family Education Rights and Privacy Act (FERPA).
- Know that FFEL/Direct Loan deferments are possible for Peace Corps or volunteer service.

All financial aid awards are contingent upon availability of funds and matriculation at the University of Evansville and are subject to revision at any time.

Changes in federal, state, and institutional policy could affect information printed in this publication.

Your responsibilities are to:

- Provide complete and accurate information on all paper or online forms related to the application for or subsequent processing of financial aid including information provided to the UE Office of Financial Aid and government or private agencies.
- Respond promptly to requests for documents, signatures, etc., needed to assess aid eligibility or to continue processing aid that has been offered.
- Know and comply with the following University policies and procedures as they relate to financial aid: withdrawal, refund/repayment, satisfactory academic progress, debt management, and enrollment status for aid disbursement.
- Apply annually for each year you wish to receive financial aid, following the procedures and deadlines publicized by the Office of Financial Aid.
- Notify (1) the Office of Financial Aid of changes in your number of credits, financial status, outside scholarship awards, or expected graduation date as well as any changes in household size and number enrolled in postsecondary institutions if they change at any time during the award year; and (2) the Office of the Registrar if your name, address, or telephone number change.
- Complete online exit counseling and/or attend an exit appointment before graduation or withdrawal and repay all loans according to the terms of your truth-in-lending and promissory note.
- Read information provided in the University of Evansville's Financial Aid Award Guide and on all forms you receive from our office.
- Review your aid and notify the Office of Financial Aid of any discrepancies within the term of disbursement.

Student consumer information can be found at www.evansville.edu under About UE.

Questions?

We take pride in providing personal attention to our students and families. Please call us with questions or to make an appointment with our offices.

The **Office of Financial Aid** is in Room 116, Olmsted Administration Hall.

Office hours are 9:00 a.m. to 4:00 p.m., Monday through Friday.

812-488-2364 ■ 800-424-8634 ■ Fax 812-488-2028 ■ financialaid@evansville.edu

The **Office of Student Accounts** is in Room 105, Olmsted Administration Hall. The Office of Student Accounts is responsible for invoicing, collecting payments, and administering the UE Monthly Payment Plan.

812-488-2565 ■ 800-424-8633 ■ Fax 812-488-1361 ■ offstudacct@evansville.edu

The University of Evansville operates under a nondiscriminatory policy with regard to race, color, creed or religion, national origin, gender, sexual orientation, age, or disability.