



University of Pittsburgh

An Introduction to Graduate Financial Aid

University of Pittsburgh





FAFSA 2014/15

- **Complete a Free Application for Federal Student Aid (FAFSA)**
- **School Code: 008815**
- **Recommended that forms are completed as soon as possible**

FAFSA™

FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2014 – June 30, 2015

Federal Student Aid | PROUD SPONSOR of the AMERICAN DREAM

Use this form to apply free for federal and state student grants, work-study and loans.

Or apply free online at www.fafsa.gov.

Applying by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than January 1, 2014. We must receive your application no later than June 30, 2015. Your college must have your correct, complete information by your last day of enrollment in the 2014-2015 school year.

For state or college aid, the deadline may be as early as January 2014. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at www.fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return

We recommend that you complete and submit your FAFSA as soon as possible on or after January 1, 2014. If you (or your parents) need to file a 2013 income tax return with the Internal Revenue Service (IRS), and have not done so yet, you can submit your FAFSA now using estimated tax information, and then you **must correct** that information after you file your return.

The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through www.fafsa.gov. In a few simple steps, most students and parents who filed a 2013 tax return can view and transfer their tax return information directly into their FAFSA.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA if they did not file a joint tax return for 2013. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID.

Filling Out the FAFSA™

If you or your family experienced significant changes to your financial situation (such as loss of employment), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA, go to www.studentaid.gov/complefafsa or call 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore if you complete the form by hand:

• use black ink and fill in circles completely.

• print clearly in CAPITAL letters and skip a box between words:

• report dollar amounts (such as \$12,356.41) like this:

Correct Incorrect

1	5	E	L	M	S	T
\$	1	2	3	5	6	no cents

Blue is for student information and purple is for parent information.

Mailing Your FAFSA™

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 4602, Mt. Vernon, IL 62864-4602.

After your application is processed, you will receive a summary of your information in your Student Aid Report (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA, go to www.fafsa.gov or call 1-800-4-FED-AID.

Let's Get Started!

Now go to page 3 of the application form and begin filling it out. Refer to the notes as instructed.

APPLICATION DEADLINES

Federal Aid Deadlines - June 30, 2015

State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:
AL, AS*, AZ, CO, EM*, GA, GU*, HI*, IL*, IN*, MI*, MP*, NE, NM, NV*, PR, PW*, SD*, TX, UT, VA*, WI*, WY and WY*.
Pay attention to the symbols that may be listed after your state deadline.

AK	AK Education Grant and AK Performance Scholarship - June 30, 2014
AR	Academic Challenge - June 1, 2014 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2014 (date received)
CA	Initial awards - March 2, 2014 + * Additional community college awards - September 2, 2014 (date posted/issued) + *
CT	February 15, 2014 (date received) + *
DC	April 1, 2014 (date received) + * For priority consideration, submit application by April 20, 2014. For DCTAG, complete the DC DropApp and submit additional supporting documents on or before April 30, 2014.
DE	April 15, 2014 (date received)
FL	May 15, 2014 (date received)
IA	July 1, 2014 (date received) earlier priority deadline may exist for certain programs. + *
ID	Opportunity Grant - March 1, 2014 (date received) + *
IL	As soon as possible after January 1, 2014. Awards made until funds are depleted.
IN	March 30, 2014 (date received)
KS	April 1, 2014 (date received)
KY	As soon as possible after January 1, 2014. Awards made until funds are depleted.
LA	June 30, 2015 (July 1, 2014 recommended)
MA	May 1, 2014 (date received) #
MD	March 1, 2014 (date received)
ME	May 1, 2014 (date received)
MI	March 1, 2014 (date received)
MN	30-days after term starts (date received)
MO	April 1, 2014 (date received)
MS	MTAG and M2G Grants - September 15, 2014 (date received) TEC Scholarship - March 31, 2014 (date received)
MT	March 1, 2014 (date received) #
NC	As soon as possible after January 1, 2014. Awards made until funds are depleted.
ND	April 15, 2014 (date received) # Early priority deadlines may exist for institutional programs.
NH	NH is not offering a state grant this year.
NJ	2012-2014 Tuition Aid Grant recipients - June 1, 2014 (date received) All other applicants - October 1, 2014, fall & spring terms (date received) March 1, 2015, spring term only (date received)
NY	June 30, 2015 (date received) *
OH	October 1, 2014 (date received)
OK	March 1, 2014 (date received) #
OR	OSAC Private Scholarships - March 1, 2014 Oregon Opportunity Grant - February 1, 2014
PA	All first-time applicants at a community college, a business/technical school, a hospital school of nursing, or enrolled in a non-transferable two-year program - August 1, 2014 (date received) All other applicants - May 1, 2014 (date received)
RI	March 1, 2014 (date received) #
SC	Tuition Grants - June 30, 2014 (date received) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2014. Awards made until funds are depleted.
TN	State Grant - First-year recipients receive award if eligible and apply by March 1, 2014. All other awards made to resident applicants who apply by March 1, 2014, until funds are depleted.
VT	State Lottery - Fall term, September 1, 2014 (date received); spring & summer terms, February 1, 2015 (date received) As soon as possible after January 1, 2014. Awards made until funds are depleted. *
WA	As soon as possible after January 1, 2014. Awards made until funds are depleted.
WV	PRIME21 Scholarship - March 1, 2014. New applicants must also submit additional application at www.hwc.com . Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2014

For priority consideration, submit application by date specified.
* Applicants encouraged to obtain proof of mailing.
+ Additional forms may be required.



FAFSA 14/15

- **Recommended method of filing is ONLINE**
- **IF, beginning in summer complete both FAFSA forms**
- **www.pin.ed.gov**
- **www.fafsa.ed.gov**

The screenshot shows the FAFSA website homepage. At the top, it features the 'Federal Student Aid' logo with the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and 'PROUD SPONSOR of the AMERICAN MIND™'. To the right is the 'FAFSA™ Free Application for Federal Student Aid' logo. Below this is a navigation bar with icons for Home, About Us, PIN Site, StudentAid.gov, and Help, along with a search box and language options for English and Español. The main heading reads 'Get help paying for college' with the subtext 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the heading is a collage of photos of diverse students. At the bottom, there are two columns: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of actions (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button.



FAAS

Financial Aid Application Supplement

- Available on the Pitt website
- Year specific
- Be sure to complete this form and have your FAAS signed by the Graduate School Representative



University of Pittsburgh

Office of Admissions and Financial Aid
4227 Fifth Avenue, Alumni Hall
Pittsburgh, PA 15260-6601

412-624-7488
oafa@pitt.edu

www.oafa.pitt.edu/learn-about-aid

GRADUATE AND PROFESSIONAL STUDENTS ONLY

Financial Aid Application Supplement (FAAS) for the 2014-15 School Year

The **Financial Aid Application Supplement (FAAS)** is a required document used by the Office of Admissions and Financial Aid to process financial aid applications for graduate and professional school students for Stafford and other alternative educational loans.

Graduate and professional school students, are strongly encouraged to complete this form and return it to the Office of Admissions and Financial Aid no later than **June 1, 2014**.

INSTRUCTIONS FOR COMPLETING THE FAAS:

Please answer every question. If your answer to any question is **zero**, indicate **0**. If a particular question does not apply to you, answer **N/A**. If questions are unanswered, the FAAS will be returned to you. This will delay the processing of your financial aid application and will affect the date that your application is considered complete.

If any of the information you submit on the FAAS changes after you have returned it to the Office of Admissions and Financial Aid, it is your responsibility to update the FAAS to ensure accurate processing of your financial aid application. Corrected information should be provided to the Office in writing.

- ✦ **Questions 1, 2, and 3** Print your full first and last names, your Pitt Student ID Number, if known, and the last four digits of your Social Security Number.
- ✦ **Question 4** Please indicate the number of credits for which you intend to enroll for both the fall and spring terms of the 2014-15 academic year.
- ✦ **Question 5** If you have been awarded financial aid from a source outside the University of Pittsburgh, it must be reported. Indicate both the name of the scholarship or grant and the dollar amount of the award for the 2014-15 school year. Do not include financial aid for which you have applied if you have not yet received an actual award. Assistance from your graduate department or school department should be entered in Question 6.
- ✦ **Question 6** You are responsible for having this section completed by the designated school representative from the graduate or professional school in which you are enrolled. Requested signatures must be provided. **If any of this information changes after you submit your FAAS to our Office, you are responsible to report the corrections in writing to the Office of Admissions and Financial Aid.** It is critical that information concerning grant and scholarship assistance awarded you be accurate.
- ✦ **Question 7** Requested signatures must be provided. **The FAAS must be signed by the student AND Graduate School Representative. Unsigned forms will be returned to the student.**



ELIGIBILITY

For consideration for a Stafford, Grad PLUS or other education loan a Graduate or Professional Student must:

- **Be a U.S. citizen or provide documentation of permanent resident or refugee status**
- **Be enrolled at least half-time in a degree or certificate program at the University. Full time enrollment is 9 or more credits per term. Half time enrollment is a minimum of 4.5 credits per term**
- **Be registered with the Selective Service, if eligible**
- **Not owe a refund on a federal grant or be in default on any federal educational loan**
- **Be making satisfactory academic progress toward your degree as determined by your graduate department or school**



STAFFORD LOANS

- **Maximum allowable per academic year* is \$20,500 depending upon enrollment and eligibility**
- ***Academic year = fall + spring + summer**
- **\$20,500 unsubsidized**
- **No subsidized**
- **Interest rate 5.41% (current)**



STAFFORD LOANS CONT...

- Aggregate Loan Maximums
 - Total Stafford borrowing = \$138,500*
 - Includes graduate and undergraduate borrowing
 - You will be offered the maximum you are eligible to receive – you may reduce/cancel if not needed
 - For access to your loan record www.nslds.ed.gov



APPLYING FOR STAFFORD

- **Complete a Master Promissory Note**
- **Complete Entrance Counseling**
- **To SIGN IN you will need your PIN**
- **www.pin.ed.gov**
- **www.studentloans.gov**

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area features a 'Manage My Direct Loan' section with a 'Sign In' button and a list of tasks: View My Loan Documents, Entrance Counseling, Sign Master Promissory Note, Complete PLUS Request Process, and Endorse PLUS Loan. Below this is a 'Learn More' section with links for finding information about Student Aid Programs, Direct Loan Overview, What you Need for Direct Loans, What to Expect for Direct Loans, and Asesoramiento de Ingreso. To the right of the 'Sign In' section is a large image of four students sitting together, with text stating that the site is the source for information from the U.S. Department of Education about how to manage student loans. Below the image are three more sections: 'Tools and Resources' with links for Apply for PIN, FAFSA, Exit Counseling, Direct Loan Consolidation, and My Financial Aid History; and 'Managing Repayment' with links for Repaying Your Loans, Repayment Plans & Calculators (including an Income Based Repayment Plan), Trouble Making Payments?, Loan Discharge, Public Service Loan Forgiveness, and Teacher Loan Forgiveness.



FEDERAL GRAD PLUS

- **If needed, complete Grad Plus online by June 1**
- **www.studentloans.gov**
- **Fixed interest rate of 6.41%** (depending upon disbursement date)
- **You may borrow the difference between your cost of attendance and financial aid award**
- **No required payments while you attend school at least half time**
- **Loan is credit based**
- **Requires separate MPN and Entrance Counseling**
- **You must first apply for the maximum annual amount through the Federal Stafford Loan Program**



PRIVATE ALTERNATIVE LOANS

- **Students may borrow additional loan funds to help meet their college cost using Alternative Loan programs**
- **These loan programs are provided by commercial lenders and are not supported by state or federal funds**
- **Maximum loan amounts, borrower qualification, repayment schedules and interest rates vary**
- **If you apply for an Alternative Loan, you should request a loan for the total amount you need for both terms (fall + spring) on a single application**
- **For more information please see www.oafa.pitt.edu**

BE A CONSUMER!!



OTHER ASSISTANCE

- **Financial Aid availability to graduate students varies widely among graduate and professional schools and programs**
- **For more information about assistance that may be available to you, please contact your graduate school**



SUMMER SESSION

- **If you want to borrow Stafford during the summer semester, you must be enrolled at least half-time (4.5 credits) and have remaining loan eligibility. Please complete a Student Loan Request and Adjustment Form and return it to our office. The Financial Aid Office will determine your eligibility and will forward necessary loan request information to the federal Direct Lending program**
- **Please be aware that your loan eligibility may be limited by maximums allowed for specific enrollments, grade level, academic year limits and/or aggregate loan total to date**
- **Grad PLUS – apply at www.studentloans.gov**



SUMMER SESSION

- Student Loan Request and Adjustment Form
- Application for summer loan
- Adjustment for federal loans

Student Loan Request and Adjustment Form

Please complete this form if you would like to have an approved loan reduced or cancelled or if you would like to be reviewed for a new loan or loan increase for a current or future term. Please note that if you cancel or reduce a loan that has already been disbursed to your student account, you may have a balance due the University. Requesting a cancellation of a fall term Stafford or PLUS loan will automatically cancel the spring portion of the loan. If you decide you need a loan for the spring term at a later date, you would need to make that request in writing to the Financial Aid Office to initiate a new loan.

Student Name _____ PeopleSoft ID _____

Street address _____ City/State/Zip _____

Date of birth _____ Pin email _____

Last four digits of social security number _____

Request a loan reduction or cancellation:

- a. Reduce my Subsidized Stafford Loan from \$ _____ to \$ _____
- b. Reduce my Unsubsidized Stafford Loan from \$ _____ to \$ _____
- c. Reduce my PLUS loan from \$ _____ to \$ _____
- d. Reduce my Alternative Loan from \$ _____ to \$ _____

e. The loan change request noted above is for: _____ Fall term only _____ Spring term only _____ Fall/Spring term _____ Summer term

Request a new loan or loan increase:

New or additional PLUS or Alternative loans must be initiated by the borrower. Please see our website at <http://www.osfa.pitt.edu/finance.aspx> for further information on this application process. Note: Graduate students are not eligible for subsidized loans.

- a. Increase my Subsidized Stafford Loan from \$ _____ to \$ _____
- b. Increase my Unsubsidized Stafford Loan from \$ _____ to \$ _____
- c. The loan change request noted above is for: _____ Fall term only _____ Spring term only _____ Fall/Spring term

Dependent undergraduate students whose parent has been denied a PLUS loan may be eligible for additional unsubsidized Stafford Loans. Please see our website <http://www.osfa.pitt.edu/plus.aspx> for further information on the Parent PLUS.

Summer term loan applicants only

_____ Process a Stafford Loan for the summer term for \$ _____ (Maximum requested)

Please indicate the amount and sources of financial aid, including tuition remission that you will receive for the summer term other than the student loan you are requesting.

Source of financial aid	Dollar amount of award

I understand that any loan funds disbursed for the summer semester will be cancelled if I do not meet SAP (satisfactory academic progress) requirements when measured at the end of the spring semester, or if I drop or less than half-time enrollment during the summer semester.

Student signature _____ Date _____

Please return this form to The Office of Admissions and Financial Aid, Alumni Hall, 4227 Fifth Avenue, Pittsburgh, PA 15260 or fax the completed form to 412-648-8815



OVER-AWARDS

- **If you do receive additional financial aid, be sure to update the Office of Admissions and Financial Aid to avoid being an OVER-AWARD!**
- A student financial aid over-award occurs when the aid you receive from all sources is greater than your federally determined aid eligibility. The Financial Aid Office takes care not to over-award a student initially. However, circumstances may change after the initial financial aid award is made. The result may be an over-award. For example, additional financial aid from an outside source may be awarded to you or a change in residency, housing or enrollment plans can occur and create an over-award. When these circumstances arise, we are required to review your financial aid award and may be required to adjust your financial aid package, reducing or eliminating financial aid offered to ensure that the total you receive is within federal guidelines.



CONTACT INFORMATION

- **The University of Pittsburgh Financial Aid Office staff is here to assist students and families with the process of applying for and receiving financial aid**
- **Our experienced staff is available during office hours to respond to your financial aid questions and requests**
- **No appointments are necessary. Students and families are assisted in the office on a walk-in basis**
- **Office hours are Monday through Friday 8:30 am to 5:00 pm**



CONTACT INFORMATION

Office of Admissions and Financial Aid

University of Pittsburgh
4227 Fifth Avenue, Alumni Hall
Pittsburgh, PA 15260

Phone: 412-624-7488

Fax: 412-648-8815

Email: oafa@pitt.edu

Federal School Code: 008815

Stafford Loan School Code: 003379



HELPFUL HINTS

- **Apply for Financial Aid as soon as possible**
- **Make copies**
- **Be aware of deadlines**
- **Complete new forms each year**
- **Use the OAFA website**
- **Monitor your students loan/borrowing at www.nslds.ed.gov**