

TUITION, FEES, AND FINANCIAL AID

Tuition and Fees

Application Fee (non-refundable)	\$65
Tuition	\$1,055 per credit
Registration Fee	\$60 per semester
Graduate Student Activity Fee	\$65 per semester
Lab Fee	\$127 per lab course
Red Stack Direct	\$24 per credit
Promissory Note Fee	\$45
Returned Check Fee	\$35
Graduation Fee	\$200
Transcript	\$20 + Tax

Fairfield Campus Indirect Estimated Expenses

Direct Expenses and Indirect Expenses are two vital parts of the "Cost of Attendance" or budget. *Direct Expenses* are charges that a student will incur on their billing statement from the Bursar's office. *Indirect Expenses* are other cost that a student will incur on their own while attending Fairfield University. The below charts represents the indirect expenses for students attending programs on the Fairfield, CT campus.

Housing	Fall and Spring \$11,183 Summer \$3,727
Food	Fall and Spring \$4,792 Summer \$1,598
Books/CM/Supp/Equip Row	Fall and Spring \$1,000 Summer \$500
Transportation	Fall and Spring \$3,254 Summer \$1,085
Miscellaneous	Fall and Spring \$10,354 Summer \$3,451
Total	Fall and Spring \$30,583 Summer \$10,361

The University's Trustees reserve the right to change tuition rates and the fee schedule and to make additional changes whenever they believe it necessary.

Full payment of tuition and fees or designated payment method must accompany registration for summer sessions and intersession. For the fall and spring semesters, payment must be received by the initial due date.

Transcripts and diplomas will not be issued until students have met all financial obligations to the University.

Monthly Payment Plan

During the fall, spring, and summer terms, eligible students may utilize a monthly payment plan for tuition. Initially, the student pays one-third of the total tuition due plus all fees and signs a promissory note to pay the remaining balance in two consecutive monthly installments.

Failure to honor the terms of the promissory note will affect future registration.

Reimbursement by Employer

Many corporations pay their employees' tuition. Students should check with their employers. If they are eligible for company reimbursement, students must submit a letter on company letterhead acknowledging approval of the course registration and explaining the terms of payment. The terms of this letter, upon approval of the Bursar, will be accepted as a reason for deferring that portion of tuition covered by the reimbursement. Even if covered by reimbursement, all fees (registration, processing, lab, or material) are payable by the due date.

Students will be required to sign a promissory note acknowledging that any outstanding balance must be paid in full prior to registration for future semesters. If the company offers less than 100-percent unconditional reimbursement, the student must pay the difference by the due date and sign a promissory note for the balance. Letters can only be accepted on a per-semester basis. Failure to pay before the next registration period will affect future registration.

Refund of Tuition

All requests for tuition refunds must be submitted to the appropriate dean's office immediately after withdrawal from class. Fees are not refundable. The request must be in writing and all refunds will be made based on the date notice is received or, if mailed, on the postmarked date according to the following schedule. Refunds of tuition charged on a MasterCard, Visa, or American Express card must be applied as a credit to your charge card account.

Note: Online course refunds are calculated such that each calendar day, beginning with the first day of class, is considered a scheduled class meeting.

14-15 Week Courses

Official Withdrawal Date	Refund % of Charge
First Week	90
Second Week	80
Third Week	60
Fourth Week	40
Fifth Week	20
Sixth Week or Later	0

5-7 Week Courses

Official Withdrawal Date	Refund % of Charge
First Week	80
Second Week	40
Third Week	20
Fourth Week or Later	0

4 Week Summer & Winter Courses

Official Withdrawal Date	Refund % of Charge
First Week	75
Second Week	25
Third Week or Later	0

2 Week Summer & Winter Courses

Official Withdrawal Date	Refund % of Charge
First Week	40
Second Week or Later	0

Refunds take two to three weeks to process.

Federal Leave of Absence Policy

The purpose of this policy is to ensure Fairfield University is following federal regulation, 34 CFR 668.22(d), regarding the process for students requesting a leave of absence.

For students who have federal financial aid, a leave of absence (LOA) must meet certain conditions to be counted as a temporary interruption in their educational plans instead of being counted as a withdrawal requiring the school to perform a Title IV return calculation. If the temporary LOA does not meet the conditions as stated in 34 CFR 668.22(d), the student is considered to have ceased attendance and to have withdrawn from the school. The school will be required to perform a Title IV return calculation.

According to federal regulation 34 CFR 668.22(d), the following conditions must be met in order for our office to process an approved LOA for Title IV purposes:

- The student must apply/request the LOA in advance unless unforeseen circumstances prevent the student from doing so.
- The student must follow the school's policy for requesting the temporary LOA.
- The LOA cannot be granted for academic reasons (ex: to keep a student from failing).
- The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.
- There must be a reasonable expectation that the student will return from the LOA.
- A student returning from a LOA must resume coursework at the same point in the academic program/courses that they were at when the LOA began.*
- The school may not assess the student any additional institutional charges, the student's need may not increase, and therefore, the student is not eligible for any additional federal student aid.
- If a student is a Title IV (federal financial aid) recipient, the institution must explain the requirements and regulations of their financial aid status (grace period, repayment, etc.) PRIOR to the school granting the LOA. The information that will be provided will include the financial consequences if the student fails to return from the LOA.**

Fairfield University may grant a temporary LOA that does not meet the conditions to be approved as a Title IV LOA. In the event a student is approved for a LOA that does not meet the conditions of a Title IV LOA, the student will be reported as WITHDRAWN for the purposes of Title IV (federal) financial aid. Title IV loan recipients must complete exit counseling. Monthly payments may begin when the grace period ends, typically, six-months from the date it was determined that the student was withdrawn. Students may apply for either a qualifying forbearance or deferment with their student loan servicer.

A student approved for a federal financial aid LOA that meets all of the conditions stated above is not considered to have withdrawn and no return of Title IV funds calculation is required. Students granted an

approved federal financial aid LOA will be considered on an approved LOA and in an in-school status for Title IV repayment purposes.

*Completion of Coursework upon Return

In as much as approved leaves of absence are viewed as temporary interruptions in a student's attendance, a student returning from a LOA must do so at a time when they can complete the work which they missed during the LOA in order to complete the payment period and be eligible to receive a second or subsequent disbursement. Therefore, in order for a LOA to be a LOA, the school must allow a student returning from a LOA to complete the coursework that they began prior to the LOA.

The school may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student has resumed the academic program at the point where they began the LOA, the student is considered to still be on the approved LOA. The days the student spends in class before the course reaches the point at which the student began their LOA must be counted in the 180 days maximum for an approved leave of absence. A student repeating coursework while on LOA must reach the point at which they interrupted training within the 180 days of the start of the student's LOA.

**Student Who Fails to Return from LOA

If a student does not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA.

If a student on an approved LOA fails to return, the school must report to the loan holder the student's change in enrollment status as of the withdrawal date. One possible consequence of not returning from a LOA is that a student's grace period for a Title IV program loan might be exhausted. Therefore, in order for a LOA to be an approved LOA, prior to granting a leave of absence, a school must inform a student who is a Title IV loan recipient of the possible consequences a withdrawal may have on the student's loan repayment terms, including the exhaustion of the student's grace period.

University Merit or Need-Based Aid Policy for Withdrawals

Students are approved for voluntary or medical withdrawal by taking the appropriate steps as prescribed in the Academic Policies section of this catalog. Students that are receiving University financial aid will have their University need-based and merit-based aid prorated based on the following schedule:

Official Withdrawal Date	% of University Aid Earned
Before first scheduled class	0
First Week	10
Second Week	20
Third Week	40
Fourth Week	60
Fifth Week	80
Sixth Week or later	100%

Note: For courses meeting for less than a full semester (15 weeks), financial aid entitlement will be adjusted accordingly.

Financial Aid Policy

Graduate and doctoral students in eligible programs may apply for federal financial aid in the form of Federal Direct Student Loans. Merit-based awards are offered to academically talented students as entering first year graduate students and can be renewed for their remaining five semesters of enrollment if students meet the academic requirements. Assistance funded by the University is credited toward tuition unless otherwise indicated. University merit scholarships may be available for use during summer enrollment. Eligibility for university graduate merit scholarships is contingent upon enrollment as at least a half-time (a minimum of six credits), matriculated graduate students in a program of study, working toward completing their degree. In the event a graduate student is enrolled in less than six credits in their final semester, the merit scholarship may be calculated and awarded at a prorated level. Renewal of any type of assistance is contingent on the recipient making satisfactory academic progress and/or completing any required financial aid applications or processes.

Financial aid awards are usually offered to new graduate students as soon as possible, assuming the appropriate applications have been filed. Returning students who apply for financial aid will receive their award notifications beginning in June through University email and will be located in a students Net Partner financial aid platform. Financial Aid administrators are available throughout the year to answer questions and to provide assistance. The Office of Financial Aid is located at the Kelley Center and the staff can be reached at 203-254-4125 or by email (finaid@fairfield.edu).

Application Procedures

To apply for financial aid, graduate students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for federal loans. The FAFSA form is required each year a student wishes to be considered for federal funding. Federal financial aid notifications are provided to eligible students upon review and analysis of submitted FAFSA applications and on a rolling basis.

Financial Aid Disbursements

Federal and university financial aid typically disburses twice a week of every month with some exceptions. A student must meet various federal regulations in order to be eligible for a disbursement of federal financial aid. Financial aid does not disburse on scheduled University holidays. Federal loans and grants do not disburse during the monthly reconciliation period from approximately the 25th of each month and the first Monday after the first Saturday of the next month. Final disbursement days and financial aid processing days for each semester are published on the academic calendar each year.

Standards for Satisfactory Academic Progress

For students to be eligible for federal financial aid, they must be in good academic standing and must make Satisfactory Academic Progress (SAP) toward a degree. SAP is measured at the end of each academic year and is based on both pace of enrollment and academic performance at the time of measurement. Pace is determined by the total number of credit hours completed as a proportion of those attempted. Incomplete grades, repeated courses and course withdrawals that occur after the drop/add period are counted in the credit hours attempted. If the student has transfer credits, the credit hours are counted in both the credit hours completed and attempted.

Academic performance is measured by GPA including grades earned only in Fairfield University courses. In order to make SAP, graduate students must maintain a cumulative GPA of 3.00 or better. For the purposes of both pace and academic performance, summer courses are a trailing term and will be evaluated in the next SAP review cycle.

Pace of enrollment is measured by the percentage of attempted credit hours that are completed. Students must complete at least 67% of the credit hours attempted in a year in order to receive financial aid in the following year. Overall, students are eligible for university-based aid for up to eight semesters of enrollment; students may receive federal financial aid up to 150% (typically 6 years) of the normal time to degree completion. Repeated courses will be counted as part of the attempted and completed courses, and part of the 150% of normal time to completion. Please refer to our Academic Progress Standards for more information.

Students who lose eligibility for financial aid as a result of failure to make satisfactory academic progress may appeal to be placed on financial aid probation. This appeal must include the reasons for the lack of progress and the student's anticipated steps for improvement. In order to consider the appeal, the student will need to submit an approved academic plan that will lead to achievement of SAP standards. If during the probation period the student has not successfully achieved satisfactory academic progress, the student may appeal with a modified academic plan. Probation may last for up to one academic year, unless there are extraordinary circumstances. While on probation, a student's progress will be monitored at the end of each semester.

Academic Progress Definitions

ATTEMPTED HOURS: Attempted hours include all those in which a student is enrolled at the end of the drop period.

WITHDRAWALS do not impact the GPA. Withdrawals will adversely affect the Completion Rate and are NOT considered a successful completion.

REPEATED COURSES affect both the GPA and Completion Rate.

TRANSFER HOURS do not affect the GPA. Transfer hours are added to both completed hours and attempted hours in the Completion Rate calculation.

STUDY ABROAD classes in programs through other schools will not impact the GPA. These hours are treated the same as transfer hours and added to both completed and attempted hours.

DISTANCE EDUCATION classes are treated no differently from on-campus classes.

INCOMPLETE COURSES will not affect the GPA. Incomplete grade changes will not be re-calculated after SAP has been evaluated for the current term and will be included in the next evaluated term. Incomplete courses will adversely affect the Completion Rate, counting as attempted hours but not completed hours.

FAILED COURSES will impact the GPA. A failed course will also adversely affect the completion rate, counting as attempted hours but not completed hours.

Grade and Credit Definitions for SAP

- Attempted credits include grades of A, B, C, D, F, I, W and blank.
- Earned (completed) credits include grades of A, B, C, D, F.

- W's & I's will not affect your GPA, but they do impact your credit completion ratio and will count towards maximum attempted credits.
- Summer courses will be evaluated and included in the next evaluation term.
- Winter courses will be included and evaluated as part of spring and in the next evaluation term.
- Incomplete grade changes will not be re-calculated after SAP has been evaluated for the current term and will be included in the next evaluated term.
- If you repeat a course, credits will be added to your attempted/earned credit totals each time you register. However, only the most recent grade received in the course will be used in the calculation of your cumulative GPA.
- Transfer and consortium credits accepted by Fairfield University will be included when calculating your cumulative completed credits percentage and maximum attempted credits, but not your GPA. This includes credits earned from institutions including non-Fairfield University study abroad programs. Credits are included in both attempted and earned credits.
- Consortium credits paid for with financial aid processed by Fairfield University as the home institution will be counted in all academic progress measurements.
- Extended credit courses are considered attempted, but not earned until a grade is submitted.
- Audit credits are not considered either attempted or earned and do not count in the GPA or the completion rate.
- Undergraduate credits taken while you are a graduate student that earn graduate credit toward completion of a graduate program will be included in your cumulative completed credits percentage, cumulative GPA, and maximum attempted credits totals.
- Graduate credits taken while you are an undergraduate student that earn graduate credit will not be included in academic progress standards.
- Graduate credits taken while you are an undergraduate student that earn undergraduate credit for your program of study will be included in academic progress standards.
- Federal regulations require the University to include the original grade and number of credits for any class you retroactively withdrew from when calculating your SAP status. If you have retroactively withdrawn from one or more courses, the GPA used to determine if you are meeting SAP standards may differ from your official University GPA.
- Credit/No Credit Option: Courses graded as "credit" by the instructor will counted in a students attempted and earned credit totals and completion rate. Courses graded as "no credit" by the instructor will count as attempted but not completed courses and will factor into the calculation of the completion rate. Neither option will factor into a students GPA used for determining SAP.

Notification

The Office of Financial Aid will notify all students who fail to maintain satisfactory academic progress. Students will be notified of their SAP status by university email once the Office of Financial Aid has been notified by the University Registrar that all grades have been posted and term-end processing is complete.

Reinstatement of Financial Aid

To have financial aid eligibility reinstated, a student may make up the credit hour and/or grade point index deficiencies in a subsequent

term without receipt of financial aid for that term. University aid is only offered (if the student maintains eligibility) for up to eight consecutive semesters.

Appeal Process

A student who believes his/her failure to meet SAP standards was due to extenuating circumstances beyond his/her control may appeal in writing to the Appeals Committee. Some examples of extenuating circumstances are:

- A student's serious illness or accident
- Death or serious illness in the student's immediate family
- Cancellation/discontinuance of a class by the University
- Other unforeseeable circumstances beyond the control of the student that caused the student to fall below the satisfactory progress standards

Students should submit the SAP Appeal Form, including a personal letter, explaining the reason for the request and reason for their current academic status. In addition, an approved Academic Plan must be completed by the student and by an administrator from the appropriate Dean's Office. The Academic Plan can be obtained in the Dean's Office of any school, or printed online. The appeal form, personal letter, Academic Plan, and any other supporting documentation (if desired), must be submitted to the student's financial aid counselor in the Office of Financial Aid within two weeks of the notification from the Office of Financial Aid that SAP standards have not been maintained.

If an appeal for one semester of probationary financial aid is approved, a student's progress will be monitored at the end of each semester. If after the financial aid probation period the student has not successfully rectified the satisfactory academic progress deficiency, the student may submit an appeal letter to request an extended probationary period of financial aid. Financial aid probation may last for up to two semesters, unless there are extraordinary circumstances.

Appeals must be submitted to the Office of Financial Aid by July 1, or by other stated deadlines as provided by the Office of Financial Aid. If reinstatement of aid is sought for summer sessions, the appeal must be submitted prior to the first day of classes for that term. It is the responsibility of the student to initiate an appeal before a specified SAP Appeal deadline.

Academic Withdrawal

Those who are asked to withdraw from the University for academic failure will lose entitlement to financial aid. Students who are later readmitted to the University may appeal for reinstatement of some financial aid, but aid is not automatically reinstated. Students' satisfactory academic progress (SAP) status will be reviewed if a student is reinstated to the University. Students may be asked to complete the SAP appeal process as part of the re-determination of financial aid eligibility.

Federal Return of Title IV (R2T4) Funds Policy

Student financial aid is disbursed based on the assumption the student will successfully complete all registered credits. If a student does not successfully complete all registered credits, they may not have earned all the aid disbursed on their behalf. 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 percent of a payment period or term. Federal Title IV financial aid programs must be recalculated in these situations. You must begin enrollment in the semester in order to be eligible for a federal student aid disbursement. Withdrawal before the semester start will result in cancellation of federal aid.

If a student leaves the institution prior to completing 60 percent of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: percentage of payment period or term completed equals the number of days completed up to the withdrawal date, divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: aid to be returned equals 100 percent of the aid that could be disbursed, minus the percentage of earned aid, multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds, and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution. If a student earned more aid than was disbursed, the institution would owe the student (or parent in the case of a PLUS loan) a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal. Students (or parents in the case of a PLUS loan) due a post-withdrawal disbursement will be emailed and mailed a notice to reply no later than 14 days of the date of the notice to confirm or refuse the disbursement. No reply will indicate a refusal of the disbursement. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal. Refunds are allocated in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct Graduate PLUS Loan Program
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant
7. Federal TEACH Grant
8. Iraq & Afghanistan Service Grant

It is the student's responsibility to return unearned aid that was disbursed directly to the student. Unearned loan proceeds paid directly to the student must be repaid under the terms and conditions of the Master Promissory Note (MPN). Unearned grant proceeds paid directly to the student must be returned by the student to the Department of Education or by Fairfield University. The amount of grant proceeds a student must repay is limited to the amount by which the grant overpayment exceeds half of the original grant funds. An overpayment of \$50 or less does not have to be repaid. The student must make arrangements with Fairfield University or the Department of Education to return such grant proceeds. If the student fails to make repayment arrangements within fourteen (14) calendar days of the date of the notice of the overpayment, the Office of Financial Aid may report the student to the National Student Loan Data System (NSLDS), which will result in the loss of any further financial aid eligibility.

Examples

The amount of assistance that a student has earned is determined on a pro rata basis. For example, if a student completed 30% of the payment period or period of enrollment, the student earns 30% of the Title IV assistance that he or she was originally scheduled to receive. Once a student has completed more than 60% of the payment period or period of enrollment, the student earns all the assistance that he or she was scheduled to receive for that period.

If a student receives (or the institution or a parent receives on his or her behalf) excess Title IV program funds that must be returned, the University must return a portion of the excess equal to the lesser of:

1. The student's institutional charges multiplied by the unearned percentage of the student's funds, or
2. The entire amount of excess funds.

Example 1 - Official Withdrawal - Attending Less than 60% of the semester

The student is a graduate student in the fall semester.

The student's financial aid package includes:

Direct Unsubsidized Loan: \$10,142(net)

Total Aid: \$10,142

The student's charges include:

Tuition: \$9,495 (\$1,055 x 9 credits)

Registration Fee: \$60

Graduate Student Activity Fee: \$65

Total Charges: \$9,620

Using Federal Aid Awarded in Computation:

The student withdraws on day 50 out of 111 days in the semester.
 $50 \div 111 = 45\%$ of the semester completed (*This student earned 45% of Title IV funds.*)

Total amount of Title IV funds x Percent of earned Title IV funds

$\$10,142 \times 45\% = \$4,564$

\$4,564 is the amount of earned Title IV aid.

Total amount of Title IV funds - Earned Title IV funds = Funds to be returned to Department of Education

$\$10,142 - \$4,564 = \$5,578$

\$5,578 is the amount of Title IV funds to be returned.

Using Qualified Charges (Tuition and Fees) in Computation:

The student withdraws on day 50 out of 111 days in the semester.

$50 \div 111 = 45\%$ of the semester completed (*This student earned 45% of Title IV funds.*)

Total amount of qualified charges x Percent of earned Title IV funds

$\$9,620 \times 45\% = \$4,329$

Total amount of qualified charges - (Total amount of qualified

charges x Percent of earned Title IV funds) = Funds to be returned to Department of Education

$\$9,620 - \$4,329 = \$5,291$

\$5,291 is the amount of Title IV funds to be returned.

The University must return the lesser of the two computations above to the Federal Title IV Program. In this case, based on the order of Title IV repayments, \$5,291 would be returned to the Federal Direct Unsubsidized Loan Program.

Example 2 - Official Withdrawal - Attended at least 60% of the semester

The student withdraws on day 72 out of 111 days in the semester. $72 \div 111 = .6486$ or 64.86% of the semester completed. As 64.86% is over 60%, no return of funds is required.

Example 3 - Unofficial Withdrawal

The student is a graduate student during the fall semester.

The student's financial aid package includes:

Direct Unsubsidized Loan: \$10,142 (net)

Total Aid: \$10,142

The student's charges include:

Tuition: \$9,495 (\$1,055 x 9 credits)

Registration Fee: \$60

Graduate Student Activity Fee: \$65

Total Charges: \$9,620

There are 111 countable days in the payment period or period of enrollment. After the semester was completed, it was determined that the student unofficially withdrew during the term. It was determined by the University Registrar that the student's last date of attendance was day 42 of the term.

Using Federal Aid Awarded in Computation:

The student's reported last date of attendance was day 42 out of 111 days in the semester. $42 \div 111 = 38\%$ of the semester completed (*This student earned 38% of Title IV funds.*) However, because this is an unofficial withdrawal, Fairfield University is allowed to utilize the mid-point of the payment period to determine the unearned aid percentage, or 50%.

Total amount of Title IV funds x Percent of earned Title IV funds
 $\$10,142 \times 50\% = \$5,071$

\$5,071 is the amount of earned Title IV aid.

Total amount of Title IV funds - Earned Title IV funds = Funds to be returned to Department of Education

$\$10,142 - \$5,071 = \$5,071$

\$5,071 is the amount of Title IV funds to be returned.

Using Qualified Charges (Tuition and Fees) in Computation:

The student's reported last date of attendance was day 42 out of 111 days in the semester. $42 \div 111 = 38\%$ of the semester completed (*This student earned 38% of Title IV funds.*) However, because this is an unofficial withdrawal, Fairfield University is allowed to utilize the mid-point of the payment period to determine the unearned aid percentage, or 50%.

Total amount of qualified charges x Percent of earned Title IV funds
 $\$9,620 \times 50\% = \$4,810$

Total amount of qualified charges - (Total amount of qualified charges x Percent of earned Title IV funds) = Funds to be returned to Department of Education

$\$9,620 - \$4,810 = \$4,810$

\$4,810 is the amount of Title IV funds to be returned.

The University must return the lesser of the two computations above to the Federal Title IV Program. In this case, based on the order of Title IV repayments, \$4,810 would be returned to the Federal Direct Unsubsidized Loan Program.

Example 4 - Post-Withdrawal Disbursement

Student was enrolled full-time for courses that spanned the full semester. The original charges for the tuition and fees for the term were \$9,170.

The student began attendance in each course, but officially withdrew (W) on day 8 and received a 100% refund of institutional charges. The funds disbursed (credited) to the student's account were: \$0 Federal Direct Unsubsidized Loan. However, the student could have received \$10,142 from the Federal Direct Unsubsidized Loan Program if they had continued to be enrolled. There are 111 countable days in the payment period.

$8 \div 111 = 0.0721$ or 7.21%.

Apply the percentage completed (earned), 7.21% to Title IV (federal) aid that could have been disbursed: $\$10,142 \times 7.21\% = \731.24 earned aid.

Total charges for the term: \$0. (The student was provided a full refund.)

The student earned more federal financial aid than what was disbursed. The post-withdrawal disbursement for Title IV funds would be processed for the student and a refund would be issued within 14 days of the calculation.

If his or her post-withdrawal disbursement includes loan funds, the University must get the student's permission before it can disburse them. The student may choose to decline some or all of the loan funds so as not to incur additional debt. The University may automatically use all or a portion of the student's post-withdrawal disbursement of grant funds for tuition, fees, and housing and food charges (as contracted with the school) if the student had any remaining charges after the withdrawal was processed. The University needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the funds. However, it may be in the student's best interest to allow the school to keep the funds to reduce debt at the school.

- The University needs the student's permission to use the post-withdrawal grant or loan disbursement for all other school charges. If permission is not given, the student will be offered the funds.
- However, it may be in his or her best interest to allow the school to keep the funds to reduce debt at the school.

Withdrawal Date

A student's withdrawal date is defined as the date that the student began the withdrawal process with Fairfield University; the student otherwise provided Fairfield University with official notification of the intent to withdraw; or, for the student who did not begin our withdrawal process or notify us of the intent to withdraw, the midpoint of the payment period of enrollment for which Title IV assistance was disbursed (unless we can document a later date).

Student Notification

The Return of Title IV Refund calculation will be performed within 30 days of the withdrawal from the University. Notification of aid adjustments, as well as whether the student owes a Title IV or HEA overpayment, or owe funds to Fairfield University, will be sent in writing to the student.

Reinstatement of Financial Aid Upon Readmission to the University

Students who are later readmitted to the University may appeal for reinstatement of some financial aid, but aid is not automatically reinstated. A student's satisfactory academic progress (SAP) status will be reviewed once the student is reinstated to the University. The student may be asked to complete the SAP appeal process as part of the re-determination of financial aid eligibility upon readmission to the University.

Types of Financial Aid

MERIT SCHOLARSHIP

All graduate merit scholarships awarded by Fairfield University are renewable for up to five consecutive semesters of graduate study provided the recipient earns the required minimum GPA for renewal and is enrolled in at least six credits. The GPA renewal requirement is a cumulative 3.00 or better and is included in the initial financial aid notification provided at the time of the student's admission to Fairfield and is measured at the end of each academic year. The renewal eligibility period is prorated in the final semester if the student enrolls in less than six-credits.

Students who lose eligibility for merit scholarship as a result of failure to meet the minimum GPA requirement may appeal to be placed on merit scholarship probation. Students must submit the SAP Appeal Form, including a personal letter, explaining the reason for the request and reason for their current academic status. The appeal form, personal letter, and any other supporting documentation (if desired), must be submitted to the student's financial aid counselor in the Office of Financial Aid.

If an appeal for probationary merit scholarship status is approved, a student will be permitted up to two (2) consecutive semesters after the status has been granted, to obtain the required cumulative GPA necessary for the scholarship level. Merit scholarship probation may last for up to one year, unless there are extraordinary circumstances. If after the merit scholarship probation period the student has not successfully achieved the required minimum GPA for reinstatement of the full merit scholarship, the merit scholarship will be canceled indefinitely. If, in a future semester, the student obtains the required cumulative GPA necessary for renewal of the scholarship, the renewal is not automatic. The student must submit a letter of appeal requesting reinstatement of the scholarship to the Associate Director of Financial Aid for reinstatement consideration. The reinstatement of the merit scholarship is at the sole discretion of the Office of Financial Aid.

Appeals must be submitted to the Office of Financial Aid by July 1, or by other stated deadlines as provided by the Office of Financial Aid. It is the responsibility of the student to initiate an appeal before a specified SAP Appeal deadline.

Assistantships

A limited number of part- and full-time University graduate assistantships are available to assist promising and deserving students. Assistantships are awarded for one semester only and students must reapply each semester for renewal of an assistantship award. Renewal of an award

is based on academic performance and previous service performance, and is at the discretion of the hiring department. Graduate assistantship information can be found online.

Scholarships

The School of Engineering provides modest scholarships to select graduate students on the basis of need and merit. Active students with exceptional merit are generally considered after they have completed at least their first semester.

Student employment

There are opportunities available across campus in various departments for student employment. Available student positions are posted in the Student Job Listing in Workday, accessed through my.Fairfield. The Student Job Listing includes both FWS and Non-work study positions. Students are encouraged to check the Student Job Listing frequently as positions are updated throughout the academic year.

Federal Direct Unsubsidized Loan

Under this program, graduate students may apply for up to \$20,500 per academic year, depending on their educational costs.

When a loan is unsubsidized, the student is responsible for the interest and may pay the interest on a monthly basis or opt to have the interest capitalized and added to the principal. There is a six-month grace period following graduate or withdrawal before loan payments begin. For information on current interest rates and loan origination fees, please visit the Federal Student Aid website.

HOW TO APPLY

Step One:

- Complete a Free Application for Federal Student Aid (FAFSA) online, indicating your attendance at Fairfield University (Title IV code 001385).

Step Two:

- Complete the required Entrance Counseling and Master Promissory Note (MPN) online.

Step Three:

- Review, accept or decline your offered Federal Loans via your Net Partner portal, If you are declining your federal loans, then no further action is needed after you have declined the loan.
- Financial Aid administrators at Fairfield University will process your loan when your file is finalized, it has been determined that you are eligible for federal financial aid and the **Step Two** requirements have been satisfied.
- You will be notified of the approval of the loan via the Notice of Loan Guarantee and Disclosure Statement which will be emailed from the Department of Education to the email addressed used to establish your Federal Student Aid ID (FSAID).

If you have any questions, please contact the Office of Financial Aid at 203-254-4125 or finaid@fairfield.edu.

Federal Direct Plus Loan for Graduate Students

A Graduate PLUS loan is a federal loan available to graduate and professional students to help cover the cost of education, including tuition, fees, and living expenses, with a fixed interest rate and the option for deferment while enrolled at least half-time. For information on current

interest rates and loan origination fees, please visit the Federal Student Aid website.

Alternative Loans

These loans help graduate and professional students pay for their education at the University. For more information, please visit our webpage.

Tax Deductions

Treasury regulation (1.162.5) permits an income tax deduction for educational expenses (registration fees and the cost of travel, meals, and lodging) undertaken to: maintain or improve skills required in one's employment or other trade or business; or meet express requirements of an employer or a law imposed as a condition to retention of employment job status or rate of compensation.

Consumer Information

Per the Higher Education Opportunity Act of 2008, student consumer information may be found on our website.

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Veterans

Veterans may apply GI Bill® educational benefits to degree studies pursued at Fairfield University. Veterans should consult with the Office of Financial Aid regarding the process and eligibility for possible matching funds through the Post-9/11 GI Bill® and Yellow Ribbon program.

Information about the program, including free tuition for some veterans, is available on our website. The School Certifying Official, located in the Office of the University Registrar, will complete and submit the required certification form for all veteran benefits.

VA Pending Payment Compliance

In accordance with Title 38 US Code § 3679 (e), Fairfield University adopts the following additional provisions for any student using U.S. Department of Veterans Affairs Post-9/11 GI Bill® (Chapter 33) or Veteran Readiness and Employment (Chapter 31) benefits.

While payment to the University is pending from the VA, Fairfield University will not prevent the student's enrollment, assess a late payment fee, require the student to secure alternative or additional funding, or deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the university.

In order to qualify for this provision, such students are required to provide a Chapter 33 Certificate of Eligibility (or its equivalent), or for Chapter 31, a VR&E contract with the school on VA Form 28-1905 by the first day of class.

Notes: Chapter 33 students can register at the VA Regional Office to use eBenefits to receive the equivalent of a Chapter 33 Certificate of Eligibility. Chapter 31 students cannot receive a completed VA Form 28-1905 (or any equivalent) before the VA VR&E case manager issues it to the school.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.