

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA)

The State of Pennsylvania provides scholarship assistance to full-time and half-time undergraduate students through the PHEAA. To receive this assistance, students must adhere to the state regulations as outlined on the notification by the state, which includes, but is not limited to, the following:

1. File the FAFSA before May 1.
2. Be a Pennsylvania resident, as defined by PHEAA.
3. Successfully complete a minimum of 24 credits per academic year for full-time students. Part-time students who received less than a full year's grant are reviewed based upon number of credits attempted and completed, and the amount of the last state grant award received.
4. **MAXIMUM GRANT:** Students are limited to four (4) years or eight (8) semesters at full-time or its equivalence at part-time. In **NO** case will the student receive more than four (4) years of assistance.
5. Students are not eligible if online courses exceed 50% of total enrollment per semester.

FEDERAL DIRECT STUDENT LOAN

Federal Student Loans are long-term, low-interest loans made to a student. This is a federal program administered by the Department of Education. Please refer to www.studentloans.gov for further information, including annual and aggregate loan limits.

To receive a Federal Direct student loan, students must meet the following criteria:

1. Be enrolled at six credits or greater.
2. Academically advance a minimum of 24 credits for undergraduate and 18 credits for graduate for every loan borrowed at the maximum annual limit.
3. File the Free Application for Federal Student Aid. (fafsa.gov)
4. Complete the Master Promissory Note (MPN). Once a MPN is on file, each subsequent years' loans will be processed without the need to complete a new loan application. (www.studentloans.gov)
5. Complete Entrance Loan counseling once. (www.studentloans.gov)

The loan amount on your award letter indicates the maximum amount for which you are eligible. This amount is based upon the total credits completed at the time of awarding. Once a Master Promissory Note (MPN) is on file, your loan will be certified for this amount unless you notify the Financial Aid Office. It is your right to change the loan amount at any time by contacting the Financial Aid Office.

Once a loan is certified, the funds will be electronically disbursed to the student's tuition account. Two semester loans: Each disbursement will be sent at the beginning of each term. One semester loans: One disbursement will be sent at the beginning of the term. Programs with courses less than 15 weeks in length: One disbursement will be sent after mid semester.

HANDICAPPED ADVOCATE

Gannon provides an officer of the institution to serve as special advocate for students with disabilities. This office is responsible for advising students with disabilities regarding accessible facilities and other accommodations that are available. As an institution, Gannon is committed to making its programs and services accessible to students with disabilities.

PUBLICATIONS AVAILABLE

A variety of publications are available to provide students with supplemental information on the University which they should be aware of as consumers.

CATALOG

- 1) Current costs;
- 2) Refund policy of institution;
- 3) Academic requirements;
- 4) Academic advancement policy;
- 5) Programs available;
- 6) Procedure for application for admissions and financial aid;
- 7) Philosophy of institution;
- 8) Services of the institution;
- 9) Accrediting organizations.

ADMISSIONS/FINANCIAL AID BROCHURE

- 1) Programs available;
- 2) Application procedures.

IMPORTANT INFORMATION REGARDING FINANCIAL AID

- 1) Aid processing information;
- 2) Academic advancement policy;
- 3) Programs of aid and definitions;
- 4) Enrollment requirements.

FEDERAL STUDENT GUIDES

- 1) Student rights and responsibilities;
- 2) Program definitions and information;
- 3) Sample loan repayment schedules.

Gannon also has available upon request the following:

- 1) Criteria for selection of recipients;
- 2) Criteria for renewal of aid;
- 3) Employment and salary information on graduates;
- 4) Attrition rates.

FEDERAL DISCLOSURES

All federal disclosures with regards to financial aid can be found on our web-site at: www.gannon.edu/financialaid. These disclosures include but are not limited to: Code of Conduct for Education Loans; Preferred Lender Arrangements and Private Education Loan Disclosures (including the Self-Certification Form); Financial Aid Office contact information; federal, state and university financial aid opportunities and procedures; cost of attendance; refund policy; requirements for withdrawal and Return of Title IV aid; Notice of Federal Student Financial Aid Penalties for Drug Law Violations; Entrance and Exit Loan Counseling; Student Loan Information from the Department of Education; and Access to the National Student Loan Data System.

NON-DISCRIMINATION POLICY

Gannon University pursues a policy of non-discrimination in all activities and programs under its sponsorship. Gannon University makes all decisions regarding selection for admission, financial assistance to students, application for employment, and all other personnel actions without regard to race, creed, color, national origin, age, sex or disability as defined by law.

Questions or inquiries regarding the University's non-discrimination policy should be directed to the Director of Human Resources, Gannon University, 109 University Square, Erie, Pennsylvania 16541-0001; phone (814) 871-5615.

ACCREDITATION

Documentation concerning accreditation by the various groups listed in the catalog are available in the President's Office of the University.

APPEALS

The student has the right to appeal all aid decisions, to the Director of Financial Aid and secondly, to the subcommittee on Financial Aid and, finally to the full committee on Financial Aid. All appeals are required to be in writing.

UNUSUAL CIRCUMSTANCES

Families currently experiencing a financial hardship or substantial income reduction not reflected on the FAFSA are encouraged to notify the Financial Aid Office to determine if the student may qualify for an adjustment to federal aid. Students will be required to complete and submit a form detailing the dates and conditions related to the unusual circumstance and estimating the family's current year income: form is available online at: www.gannon.edu/financialaid. Pennsylvania residents should also contact PHEAA at 1-800-692-7392 to determine if an adjustment can be made to state grant eligibility.

INSTITUTIONAL BUDGETS

The chart below lists the various budgets used to determine the aid listed on the financial aid award notification. Please pay careful attention in reviewing these budgets. **THIS IS NOT A BILL.** These costs are only an estimate of the costs for attending Gannon.

The costs listed include direct expenses, such as tuition, fees, room and board, for which students will be billed by the Cashier's Office of the University. It also lists estimated indirect expenses which will vary from individual to individual, such as books, supplies, transportation costs, and personal expenses.

	Dormitory/Resident/ Off-Campus	Commuter
UNDERGRADUATE FULL-TIME INSTITUTIONAL BUDGET 2017-2018		
BUSINESS, EDUCATION, HUMANITIES, SCIENCE		
Tuition	\$ 30,180	\$ 30,180
Fees	752	752
Room & Board*	12,320	-0-
Total	\$ 43,252	\$ 30,932
ENGINEERING, HEALTH SCIENCES, COMPUTER SCIENCE		
Tuition	\$ 32,000	\$ 32,000
Fees	752	752
Room & Board*	12,320	-0-
Total	\$ 45,072	\$ 32,752
In addition to the above direct expenses, other costs** of education are as follows:		
Personal Expenses	\$ 1,340	\$ 1,340
Transportation	1,205	1,205
Books & Supplies	1,080	1,080
Room & Board offset	-0-	3,510
Total	\$ 3,625	\$ 7,135

*Cost of room & board at Finegan Hall with the Knight meal plan.

**Other Costs will vary on an individual basis.



important information regarding
FINANCIAL AID
2017-2018

GANNON
UNIVERSITY

Believe in the possibilities.

Find Out More!



ONLINE | gannon.edu/financialaid



EMAIL | financialaid@gannon.edu



CALL | 1-800-GANNON-U

Federal regulations require that the following information be provided to all students.

GENERAL PROVISIONS

The following applies to ALL AWARDS—

PLEASE READ CAREFULLY.

FAILURE TO ADHERE TO REGULATIONS WILL RESULT IN FORFEITURE OF ASSISTANCE.

1. The majority of University scholarships and grants are awarded to full-time undergraduate students on a consecutive five-year basis and is only applicable to the fall and spring semesters. Financial aid is processed annually and renewed upon completion of requisites specific to that aid fund. Most types of state, federal and Gannon grants, as well as loans and student employment require annual completion of the Free Application for Federal Student Aid. Applications can be filed online at www.fafsa.ed.gov.
2. **One-half** of the annual amount of each award will be credited to the student's account each semester.
3. Students are required to report to the Financial Aid Office all outside aid received as soon as it has been confirmed. Likewise, students are encouraged to notify the Financial Aid Office when anticipated sources of the aid (e.g., bank loans, outside scholarships, etc.) **do not** materialize. Gannon University reserves the right to adjust all University grants, scholarships or funds, if the student recipient receives additional grants, scholarships or tuition assistance from any other internal or external source.
4. University aid cannot exceed the total cost of tuition for 12-18 credits per academic semester (except Schuster Music Award and/or Athletic Scholarships). The combination of university aid and external aid cannot exceed costs for tuition, regular fees, on-campus housing, on-campus meal plans as billed through the Cashier's Office, and books. Full-tuition Scholarships will not be increased due to a change in meal plans after the last day the Registrar's Office allows students to add courses without instructor approval. This date is published in the catalog, semester schedule books, and on-line.
5. Withdrawal by students before completion of the entire semester will result in a **prorated** adjustment of their award based on the refund policy of the University and/or the Federal Government. See the catalog for a complete description of these policies.
6. The amount of financial aid students receive is determined primarily by the financial situation of the student and their families. Therefore, any substantial change in the financial situation of either should be reported to the Financial Aid Office **in writing**. Adjustments to aid based on increases or decreases in need may be made based on the circumstances involved.
7. Current federal regulations require that the Financial Aid Office count as a direct student resource **(a)** 60% of the gross summer Workstudy earnings and **(b)** 100% of the gross earnings during the academic year (including resident assistants, whether work study is on or off campus).
8. Students should consult the *Gannon Knight* or other campus publications for financial aid dates and other important information.
9. All students that complete the FAFSA are mailed the initial award notification. All changes to award notifications and written communication from the Financial Aid Office will be e-mailed to the student's Gannon e-mail account and can be viewed on GUXpress.

10. Students must remain in good academic standing according to the following policy:

Academic advancement is defined for full-time enrollment as successfully completing a minimum of 24 credits within two consecutive semesters. This progress will be checked each semester that students are in attendance. If a student has not progressed a minimum of 12 credits in the first semester, a warning letter will be sent to the student. Aid will be continued for the next semester, but students will be required to make up any deficiency prior to the next awarding of funds.

Failure to comply with academic advancement will result in the loss of aid for any subsequent term. Students are reminded that progressing at the rate of only 24 credits per year, while meeting the minimum progress requirement, may utilize all of their eligibility for financial aid before completing their program of study.

Part-time students are also required to academically advance in the same manner as mentioned above, except at a reduced rate of six credits per semester (12 credits per year) at half-time and nine credits per semester (18 credits per year) at three-quarter time.

In addition, students enrolled in an educational program for more than two academic years must have a 2.00 Cumulative Grade Point Average prior to the receipt of a third year of financial aid.

Students have the right to appeal this decision by submitting to the Financial Office (1) a letter indicating the reason the student was unable to meet the minimum requirements and what the student is doing to correct the situation, and (2) supporting documentation that the student has met with an academic dean or adviser to review his/her academic record. Both documents will be reviewed by the Financial Aid Committee. Students will be e-mailed the results of the Committee's decision.

UNDERGRADUATE AID FROM GANNON UNIVERSITY

All Scholarships and grants require full-time enrollment, unless indicated otherwise.

A. Academic Scholarships*

Scholarship recipients are expected to maintain high standards of academic achievement and decorum.

To renew academic scholarships, students must academically advance according to policy (See General Provisions) and maintain a minimum cumulative GPA of 3.0 (unless otherwise stated below). These requirements are reviewed at the beginning of each academic year. Students who meet these requirements mid-year must notify the Financial Aid Office in writing to request a review for spring eligibility.

*Academic scholarships include: Academic Excellence, Academic Sports League, Chemistry Contest, Education Contest, Engineering Day/Applied Math, Engineering Contest, English Scholarships, Foreign Language Contest, Health Science Competition, International Academic, Model UN, National Catholic Forensic League, PA Governor's School of Excellence, Phi Theta Kappa, University Scholars.

Founders, and Presidential scholarships have a minimum cumulative GPA requirement of 3.25.

B. All Other Scholarships and Grants

Some scholarships and grants have other stipulations, which are outlined below:

1. **Academic Sports League (ASL)** – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
2. **Archbishop Gannon Award** – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits

per semester. Must maintain a cumulative GPA of 2.5 to renew award. Four year maximum.

3. **Educators of the Future** - must be seeking a degree in Education.
4. **Engineering Day/Applied Math Scholarship** – must be seeking a degree in a Science, Health Science, or Engineering program
5. **Engineering Design Contest** – must be seeking a degree in an Engineering or Computer Science program
6. **Gannon/ROTC Room & Board Grant** – is for on-campus housing and meal charges billed through the Cashier's Office. FAFSA form required.
7. **Kohlmiller Biology Scholarship** – must be seeking a degree in the Biology program
8. **Participation Award** – continued participation in designated area
9. **Presidential Scholarship** – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
10. **Schuster Memorial Scholarship** – continued participation in the Ensemble
11. **Schuster Patron of the Arts Scholarship** – completion of required volunteer hours
12. **Service & Leadership Award** – applicable to fall & spring semesters only and limited to tuition charges for 12-18 credits per semester
13. **Teaching Scholars** – must be seeking a degree in an Education program
14. **University Housing Award** – is for on-campus housing charges only. FAFSA form required.
15. **Valedictorian** – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.

- C. Students who receive financial aid packages that include donor-endowed scholarship support will be required to work through the University Advancement Department to write a thank you note to the donor.

FEDERAL PELL GRANT

This is a federal program and requires the completion of the Free Application for Federal Student Aid (FAFSA). This grant is available for under graduate students who have not completed their first bachelor's degree. The Pell Grant is available to part-time students at a reduced rate. Eligibility varies and is based on parent and student income and asset information.

GANNON ENROLLMENT REQUIREMENTS

At Gannon, because of limited funds, priority will be given to undergraduate students enrolled full-time (*12 credits or more per semester*) to participate in the following programs of aid:

Gannon scholarships, Gannon grants, Federal Perkins Loans, Federal Supplemental Education Opportunity Grants, and Federal Work Study.

Gannon also assumes that all donated scholarships will require full-time study, unless otherwise stated.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Under the Federal Supplemental Educational Opportunity Grant Program, the institution awards federal funds to undergraduate students who fall into certain need categories. This type of aid does not have to be repaid.

FEDERAL PERKINS AND NURSING STUDENT LOAN

Loan awards are made to students under the provisions of the National Defense Education Act. *IF A LOAN IS NOT NEGOTIATED IN ACCORDANCE WITH THE INSTRUCTIONS BELOW, IT WILL BE CANCELLED AND AWARDED TO ANOTHER APPLICANT.*

1. Students must sign a master promissory note before their loan is officially credited to their account. **This must be done at the Cashiers Office or online at www.ecsi.net**
2. Students can sign their promissory notes 10 days prior to the start of classes and up through two weeks after the start of classes. The Cashier's Office is open from 8 a.m. to 4:30 p.m., Monday - Friday.
3. Students who find, after receiving their Financial Aid Award notice, that they will not need the loan, or who wish to reduce the loan amount, must notify the Financial Aid Office **immediately**, as other students will be awaiting assistance from this source.

FEDERAL WORK STUDY (FWS) PROGRAM OR OTHER EMPLOYMENT

The Federal Work Study program provides jobs for students that will help defray the cost of education. A student's eligibility to participate in this program depends upon his or her need for employment, as determined by the Free Application for Federal Student Aid. However, due to the limited number of positions that are available, jobs cannot be guaranteed.

Students may work for the University, or if they are a Pennsylvania resident and are eligible for the Federal Work Study Program, they may work at an approved off-campus agency.

Earnings will depend upon hours worked and wage rates. The amount of the earnings will be determined in accordance with the regulations of the Federal Work Study Program. In no case can a student earn more than \$2,300 per academic year without approval from the Financial Aid Office. Payments are made on a bi-weekly basis to the students and are not available in a lump sum for the purpose of paying tuition bills. Students are paid via direct deposit or a Master Card pay card.

Incoming freshmen or transfer students may work the summer before they enter, once they have been accepted for admission and submitted their deposit.

Students employed under the Federal Work Study Program during the academic year may work a maximum of ten hours per week.

A student who has worked during any period (*Summer or Academic Year*) **must be reauthorized** by the Financial Aid Office for each additional period. A new work study application must be submitted each year. The application is available in the Spring for the Summer and Academic Year Employment.

Domestic students must file the FAFSA form each year to be considered for any work study program.