The State of Pennsylvania provides grant assistance to full-time and half-time undergraduate students through the PHEAA. To receive this assistance, students must meet 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 maximum 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 awarded.
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 may be eligible for a reduced grant 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 studentgov for further information, including annual and aggregate loan limits.

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

1. Undergraduate or graduate, or 2. Graduate
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
4. Complete the MPN. Once a loan is certified, the funds will be electronically disbursed to the student's tuition account.
5. Complete the MPN, 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.
6. Request loan cancellation in writing.

FEDERAL DISCLOSURES

Federal disclosures regarding financial aid can be found under Student Consumer Information at gannon.edu. 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.

Gannon is committed to making its programs and services accessible to students with disabilities. Gannon provides an officer of the institution to serve as special Handicapped Advocate after mid semester. As an institution, Gannon is advising students with disabilities regarding accessible facilities and other accommodations that are available. Gannon also has available upon request the following:


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.

In addition to the above direct expenses, other costs** of enrollment are as follows:

- Personal Expenses
- Transportation
- Books and Supplies
- Room and Board offset
- Total

Total costs will vary on an individual basis such as lab and course fees.

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Gannon is committed to making its programs and services accessible to students with disabilities.
Federal regulations require that the following information be provided to all students.

GENERAL PROVISIONS

The following applies to ALL AWARDS....

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 requisite specific to that aid fund. Most types of state, federal and Gannon grants, as well as students who have completed the employment assistance section of the FAFSA, are not renewable beyond the academic year.

2. At Gannon, because of limited funds, priority will be given to undergraduate students enrolled full-time

3. Student applications, awards, grants and scholarships are prorated to the student’s account each semester.

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 up to $800 per semester for books. Full-time Scholarships will not be increased due to a change in the student’s enrollment status after the last day the Registrar’s Office allows students to add courses without instructor approval. This date is published in the catalog and on-line.

5. Withdrawal of students before completion of the entire semester will result in a pro-rated adjustment of their award based on the refund policy of the University and 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 the institution. Therefore, any student, in the financial situation of either should be reported to the Financial Aid Office in writing. See section titles "Unusual Circumstances" for details.

7. Current federal regulations require that the Financial Aid Office report as a direct student resource (at 60%) of the gross summer Federal Work Study earnings and (100%) of the gross earnings during the academic year (whether work study is on or off campus).

8. All students that complete the FAFSA are mailed the initial award notification. All changes to awards from the Financial Aid Office will be e-mailed to the student’s Gannon e-mail account and can be viewed on GUS/Express.

9. Students must make satisfactory academic progress (SAP). SAP is defined for full-time enrollment as successfully completing a minimum of 24 credits within two consecutive semesters. This program will be checked each semester that students are in attendance. If a student has not progressed a minimum of 12 credits per academic 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 award of funds.

10. Failure to comply with SAP will result in the loss of aid for any subsequent term. Students are reminded that progressing at the rate of 24 credits per year, while meeting the minimum SAP requirement, may still require that they all be eligible for financial aid and to complete their program of study.

11. Part-time students are also required to maintain SAP in the same manner as mentioned above, except at a reduced rate of six credits per academic semester (12 credits per academic semester) at halftime. Part-time students are not required to maintain an overall cumulative grade point average as defined for full-time students and VE Knight = 300 Meal Plan. FAFSA form required.

12. GI Cyber Awards: must be seeking a degree in one of the approved cyber degrees.

13. Health Professions and Science Contest – must be seeking a degree in health or science.

14. Presidential Scholarship – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.

15. Schuster Memorial Scholarship – continuation participation in the Band or Vocal Ensemble.

16. University Housing Award – is for on-campus housing charged billed through the Cashier’s Office.

C. Your merit and/or need-based awards may be named for a University donor and/or a business. Donors may elect to participate in the following programs of aid.

D. 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 undergraduate students who have not completed their first bachelor’s degree. The Pell Grant is available to part-time students at a reduced rate. Eligibility criteria 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. Currently enrollments are limited to tuition charges for 12 credits or more per semester to participate in the following programs of aid.


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.

NURSING STUDENT LOAN

Loan awards are made to students under the provisions of the National Direct 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 Cashier’s Office or online at www.ecs.net every semester.

2. Students can sign their promissory note 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 5 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 (FWS) and other institutional student employment programs are designed to help defray the cost of tuition. While employed, students are paid at a bi-weekly basis.

The pay rate of hours a student may work is determined by each hiring department. The minimum pay rate is $7.25. Payments are made on a bi-weekly basis to students based on hours worked. Students are paid by direct deposit.

If a student is a permanent Pennsylvania resident and is eligible for FWS, they may work at an approved off-campus agency. Eligibility is determined by the Free Application for Federal Student Aid (FAFSA). 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.

In order to apply for student employment, students create an account at https://gannon.peopleslctm.com. Students who have created an account can apply each year when job postings become available. Summer positions are listed on the same site beginning in April, and academic year positions are listed beginning in mid-July.