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 year 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.
5. Complete Entrance Loan counseling once.

**HANDICAPPED ADVOCATE**

Gannon provides an officer of the institution to serve as special advocate for students with disabilities. This office is responsible for making its programs and services accessible to students with disabilities.

**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.

**INFORMATION REGARDING FINANCIAL AID**

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

**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; Federal Student 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 16454-0001; phone (814) 871-5615.

**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 a form and submit a form detailing the dates and conditions related to the unusual circumstance and estimating the family’s current year income.

**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.
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 the student will be required to make up any deficit 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 at least 2.4 credits per semester, while meeting the minimum progress requirements, will allow all 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 halftime 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 2.0 Cumulative Grade Point Average prior to the recent academic year. Students have the right to appeal this decision by submitting to the Financial Aid 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 notified of the Committee's decision.

GANNON UNIVERSITY

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 in the following program of aid:

- Academic Excellence Scholarship – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
- Presidential Scholarship – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
- Kohlmiller Biology Scholarship – is applicable to on-campus housing and meal charges billed through the Cashier's Office.
- Gannon Knight Scholarship – is applicable to on-campus housing and meal charges billed through the Cashier's Office.
- Student Athlete Scholarship – is applicable to on-campus housing and meal charges billed through the Cashier's Office.
- Student Academic Scholarship – is applicable to on-campus housing and meal charges billed through the Cashier's Office.
- Athlete Scholarship – is applicable to on-campus housing and meal charges billed through the Cashier's Office.
- Phi Theta Kappa, University Scholars.
- Academic Sports League, Chemistry Contest, Education.}

B. 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. Archibishop 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. Unitarors of the Future – must be seeking a degree in Education.
4. Engineering Day/Applied Math Scholarship – must be seeking a degree in Civil/Structural Science, or Engineering.
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 Cashiers 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. Scholastic/Part of the Arts Scholarship – completion of required volunteer hours.
11. Service & Leadership Award – applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
12. Teaching Scholars – must be seeking a degree in an Education program.
13. University Housing Award – is for on-campus housing charges only. FAFSA form required.
14. Valedictorian – is applicable to fall and spring semesters only and limited to tuition charges for 12-18 credits per semester.
15. C. Students who receive financial aid packages that include donor-endowed scholarship support will be required to work throughout the University Advancement Department to write a thank you note to the donor.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Under the Federal Supplemental Educational Opportunity Grant Program, the institutional funds and FSEOG 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 CANCELED AND AWARDED TO ANOTHER APPLICANT.

1. Loan recipients must submit 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.essi.net.
2. Loan payments begin 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 p.m. Monday – Friday.
3. Students employed under the Federal Work Study program who will not need the loan, or who wish to reduce the loan amount, may 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 reduce the cost of their education. To participate in the Federal Work Study program, students must complete the Free Application for Federal Student Aid (FAFSA). This grant is available for undergraduate students enrolled full-time and limited to tuition charges for 12-18 credits per semester (12 credits or more per academic year). The Pell Grant is available to part-time students at a reduced rate 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 Federal Work Study Program. Gannon scholarships, Gannon grants, Federal Perkins Loans, Federal Supplemental Education Opportunity Grants, and Federal Work Study Awards must all be exhausted before any Federal Work Study will fulfill full-time, unless otherwise stated.

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

GENERAL PROVISIONS

The following applies to ALL AWARDS—PLEASE READ CAREFULLY:

1. Failure to adhere to regulations will result in forfeiture of assistance.

2. 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 requirements specific to that aid fund. Most types of state, federal and Gannon grants, as well as loans and work-study requirements and completion of the Free Application for Federal Student Aid Applications can be filed online at www.fafsa.ed.gov.

3. One-half of the annual scholarship amount will be credited to the student's account each semester.

4. Students are required to report to the Financial Aid Office all outside aid received as soon as the award notification is received. 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.

5. University 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, or any other aid. Students are not to be 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.

6. University 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, or any other aid. Students are not to be 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.

7. University 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, or any other aid. Students are not to be 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.

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 communication from the Financial Aid Office will be e-mailed to the student's e-mail account and can be viewed on GUnet.