GUIDE TO UNDERSTANDING: AID AND COSTS

Financial aid is calculated for the year — Charges are applied for the term. Typically half of your financial aid will be allocated for fall, and the other half for spring.

- Balance Due Notifications are sent via email directly to the students.
- The University does NOT mail out paper bills.

⇒ Late July — Fall term charges will be available to view. This includes half of all annual expenses and is due in September.
⇒ Early November — after a student is registered for the Spring term, the spring term Balance Due Notification will be available to view. This will look similar to the Fall charges and will be due in January.

Federal Work Study (FWS):
- IF a student obtains a work study position, the money is paid directly to the student.
- The money DOES NOT get applied to the charges and is not listed as Anticipated Aid on the Account Activity.

Housing and Tuition deposit, (if applicable) will only be credited toward Fall charges — Spring charges will likely be slightly higher than your Fall charges for this reason.

Sample Account Activity (Details): Spring 2021

<table>
<thead>
<tr>
<th>Spring Term 2021-2022</th>
<th>On Campus Room &amp; Board</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Description</td>
<td>Tuition</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>Student Activity Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>UG Tuition UPB PA</td>
<td>$6,697.00</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>Computer Network Service Fee</td>
<td>$175.00</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>Recreation Fee</td>
<td>$90.00</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>Wellness Fee</td>
<td>$75.00</td>
</tr>
<tr>
<td>11/30/2021</td>
<td>Parking and Transportation Fee</td>
<td>$40.00</td>
</tr>
<tr>
<td>01/05/2022</td>
<td>PITT Success Pell Match</td>
<td>$2,872.00</td>
</tr>
<tr>
<td>01/05/2022</td>
<td>PA State Grant FT Spring</td>
<td>$2,287.00</td>
</tr>
<tr>
<td>01/05/2022</td>
<td>Federal Pell Grant</td>
<td>$2,872.00</td>
</tr>
<tr>
<td>01/06/2022</td>
<td>Scholarship Fall/Spring</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>01/06/2022</td>
<td>UPB Meal Plan Charges</td>
<td>$1,441.00</td>
</tr>
<tr>
<td>01/27/2022</td>
<td>Late Payment Fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>02/14/2022</td>
<td>UPB Residence Hall Room Charge</td>
<td>$3,523.70</td>
</tr>
</tbody>
</table>

Term Balance: $3,160.70

Estimated Costs: 2022-23

- FT/PA Resident: $13,394
- FT/PA Res. - Nursing: $17,160
- FT Out-of-State: $25,034
- FT Out-of-State - Nursing: $31,924

See updated information on your most recent 2022-2023 Financial Aid Offer sent to your PITT email and available for acceptance in your Dashboard, via the PittPortal (computer) or HighPoint (mobile).

Numbers without negative signs (-) are CHARGES to the account.
Examples of a charge:
- Student Activity Fee: $100.00
- UG Tuition UPB PA: $6,697.00

Numbers with a negative sign (-) indicate a CREDIT and are being subtracted from your balance due. Example of a credit:
- PA State Grant FT Spring: -$2,287.00
- Scholarship Fall/Spring: -$1,000.00
Your next steps for Financial Aid — Before financial aid can be applied to a student’s account, complete the following tasks:

Matriculate — Make your commitment to attend Pitt-Bradford, make your deposit by May 1, 2022! You will begin receiving more detailed information once you have made your decision to attend! www.upb.pitt.edu/admissions-aid/accepted-students/enroll-now

Accept/Decline aid — Students can accept or decline financial aid awards by logging into my.pitt.edu: go to PeopleSoft/HighPoint CX—Financials—Accept/Decline Awards.

Entrance Counseling and Master Promissory Note — These are two steps the student MUST complete if Federal Direct loans are accepted. Go to studentaid.gov to complete the Financial Aid process.

Verification — If selected for verification, the student will receive an email to their Pitt email account. Financial aid will not be finalized until verification is complete. This process requires additional tax information and/or other documentation from the student and parent, if applicable, to be submitted electronically. It can take several weeks for processing to be finalized. Log into the verification portal on my.pitt.edu: go to PeopleSoft/HighPoint CX — To Dos — Verify FAFSA Information — Bradford Campus.

PA State Grant — This is free money from the state, for PA residents only. Contact 1-800-692-7392 or visit www.pheaa.org, if you have further questions about eligibility.

Ways to cover your GAP — Students may need to consider one or more of these options to cover the remaining Costs/Balance Due:

Make a Payment for the Full Balance Due— This would consist of payment of each semester in one lump sum.
- Fall balance paid in full by due date indicated in PittPAY (usually mid Sept.)
- Spring balance paid in full by due date indicated in PittPAY (usually mid Jan.)

Payment Plan — Fall term has up to 6 installments, if started before May 4th.
- Last date to sign up for fall installments is Aug. 4th (3 installments).
- Spring term may have up to 6 installments if started before Nov. 4th. Last date to sign up for spring installments is Feb. 4th (3 installments).
- Student or Authorized User signs up for plan through PittPAY. Contact Enrollment Services with questions- 814-362-7602.

Federal Direct Parent PLUS loan — A Federal loan that the parent can borrow on behalf of a dependent student. Information, including current interest rates, origination fees, and the application, are available online at studentaid.gov.
- Parents may defer payments while student is enrolled in at least 6 credits.
- Parent borrower must complete a Master Promissory Note, if approved.

Private Alternative Loan — Loan in the student’s name from an outside lender.
- Most students need a credit-worthy, U.S. citizen co-signer.
- Student must be 18 years of age to apply online through Fast Choice at choice.fastproducts.org/FastChoice/home/337903

Contact Information for Various Departments You May Need:

Enrollment Services
⇒ Billing/Payments/Refunds, Registration, Shop dollars, Transcripts, Grades
⇒ (814) 362-7602 or UPBacct@pitt.edu, upb.pitt.edu/administrative-offices/enrollment-services

Financial Aid
⇒ FAFSA, PA State Grant, Scholarship, Federal Work Study, Loans, VA Benefit Certification
⇒ (814) 362-7550 or UPBaid@pitt.edu, upb.pitt.edu/admissions-aid/financial-aid

Residential Life
⇒ Housing and meal plan: application, assignment, and adjustments

UPB Technology Services
⇒ UPB specific computer and technology assistance, wifi access, online course help, etc. (need Pitt user name and password in place for connections)
⇒ 814-362-7660, www.upb.pitt.edu/administrative-offices/technology-services

Technology Help Desk
⇒ get or reset your Pitt username and password