A Letter from Student Enrollment Center

The staff of the Student Enrollment Center at East Stroudsburg University of Pennsylvania (ESU) is happy to learn of your interest in us. Enrollment Services includes Financial Aid, Records and Registration and Student Accounts. It is a fully integrated, one-stop center for student services. This brochure contains information that should be helpful to you in learning about the financial aid programs and assistance available at our university.

A college education is one of the best investments you can make. The cost of higher education today represents a significant financial investment for most families. This brochure is designed to guide you through the financial aid process and to answer many of your questions or concerns.

More than 75 percent of ESU students receive some type of financial assistance. The more than $69 million in financial aid distributed to students during the 2010-2011 academic year included funding through grants, scholarships, loans, university employment and miscellaneous awards. The loan programs represent the largest source of financial aid. Without these programs, most students would not be able to pursue a college education.

Should you have any questions, please visit our website at www.esu.edu or feel free to contact us at 570-422-2800. Our highly qualified professional staff is available to assist you.

Sincerely,

Student Enrollment Center

Financial Aid
Financial Aid Information
East Stroudsburg University, as a member of the Pennsylvania State System of Higher Education, offers you a quality education at an affordable cost. There are a variety of financial aid programs designed to make your education even more affordable.

General Information
Eligibility for most Student Financial Aid Programs (other than Direct Unsubsidized loans) is based on financial need rather than academic accomplishment. Financial need is the difference between the estimated cost of attendance and the ability of the family to contribute to those educational costs.

Cost of Attendance
- Expected Family Contribution
- = Financial Need

The estimated cost of attendance includes tuition, fees, room, board, books, personal expenses, and transportation. The expected family contribution (EFC) is determined when the financial information submitted on the FAFSA is put through a formula approved by Congress. The EFC is made up of a contribution from the parents' total income and assets (PC) and a contribution from the student's income and assets (SC).

General Eligibility Requirements
In general, to be eligible for financial aid, a student must:
- Be a U.S. citizen or an eligible non-citizen;
- Have a high school diploma or the equivalent;
- Be matriculated at East Stroudsburg University and be enrolled in an eligible degree, certificate, or other program (non-degree students are not eligible for financial aid);
- Not be in default on a Federal Perkins Loan or Federal Direct Loan;
- Register with Selective Service (if required); and,
- Maintain satisfactory academic progress.

Application Process
- All students who plan to take advantage of the federal and state financial aid programs (including the Federal Direct Loan) must complete the Free Application for Federal Student Aid (FAFSA). Many scholarship programs also require you to complete the FAFSA.
- Before you begin completing your online FAFSA application, apply for your Personal Identification Number (PIN) by going to www.studentloans.gov. If you are a dependent student, a parent must also apply for a PIN. You will need a PIN to electronically sign your FAFSA.
- The easiest way to complete your FAFSA with accurate information is to file electronically at www.studentloans.gov. Some of the benefits to filing electronically are built in edits to prevent costly errors, skip logic that allows you to skip unnecessary questions, timely submission of information and the ability to check your application status online. An important benefit of applying online is the option to use the Internal Revenue Service (IRS) Data Retrieval Tool. The applicant may submit a real-time request to the IRS for tax data where the IRS will authenticate the taxpayer’s identity and if a match is found, the IRS will send real-time results to the applicant. The applicant may then choose to transfer this data to their FAFSA application. You may also have the availability to update your FAFSA form through this website. If you are unable to file your FAFSA online you must contact the Federal Student Aid Information Center at 1-800-433-3243 to request a paper copy.

continued on next page
There are several ways in which you can find out the results of the processing of your FAFSA. If you filed using FAFSA on the Web and did not provide your email address, you will be sent a paper Student Aid Report (SAR) Information Acknowledgement. If you provided your email address, the central processing system will send you an email notification containing a link for you to access and view your online SAR.

All applicable sections of the form should be completed as directed. Be sure to list East Stroudsburg University, FAFSA code #003320, as a recipient institution.

Freshmen students should complete the FAFSA form as soon after January 1st as possible but prior to **MARCH 1ST** which is the university deadline for freshmen to be considered for campus-based financial aid.

Transfer students have until **MAY 1ST** to complete the application as they are considered in with upperclassmen.

Information from the FAFSA will be electronically transmitted to ESU if you listed us as one of the colleges you planned to attend. ESU will determine your eligibility for financial aid and mail you an award letter. This process generally begins in early April for freshman and in early June for transfer students.

By filing the FAFSA, Pennsylvania residents will automatically be considered for the Pennsylvania State Grant. In some cases Pennsylvania Higher Education Assistance Agency (PHEAA) may request additional information. If you provided a valid email address on your FAFSA, PHEAA will send you notifications through your email. Be sure to respond promptly to any such requests. PHEAA generally sends official PA State Grant award notices around mid-May.

**FAFSA Filing Tips**

- Complete your FAFSA early in order to allow for processing delays or the need to correct your family financial information.
- Be sure that East Stroudsburg University is listed as a college choice. Our Federal Title IV code is #003320.
- Answer “No” to the question “Will you have you first bachelor’s degree before July 1, 2013?”
- Be sure to answer the drug conviction question. Do NOT leave blank.
- Use your correct social security number. Refer to an official document, such as your social security card. Do not risk your eligibility for aid by an avoidable error.
- Round figures to the nearest dollar (do not report cents). For example, $24,567.29 is reported as $24,567 not $24,000.
- If the answer to an income/asset question is “zero,” enter the number “0” (not NA, or not applicable or dashes, etc.).
- Use the IRS Data Retrieval Tool to transfer your tax information to your application. If you are not using this tool report the line items from the tax transcript as instructed on the FAFSA. Parents and students should take the adjusted gross income from their federal tax transcripts as well as the taxes paid. DO NOT report the amount of wages or federal income tax withheld from pay checks, self-employment taxes, or amounts paid to the state. If a tax return will be filed at a later date, estimate the income and tax to be paid.
- All sources of untaxed income must be reported. For example, child support, annual IRA and KEOGH contributions, contributions to 401(k) and 403(b) pension plans, workers’ compensation, etc. must be reported.
- If you are applying for a PA State Grant, be sure to complete the asset section of the form EVEN if you qualify for the Simplified Needs Test and do not have to report the information for federal aid. In order to determine eligibility for a PA State Grant, the asset section MUST be completed.
University Assistance
Student Employment funded by East Stroudsburg University (non FWS) provides opportunities for students to work on the University campus. This program parallels the Federal Work-Study Employment Program with the exception that students do not have to show financial need. The University does, however, give preference to students demonstrating financial need.

Athletic Grants-In-Aid are awarded to outstanding student athletes in accordance with intercollegiate athletics as a Division II institution and NCAA rules and regulations. Interested students should contact their respective coach.

University Scholarships, based upon a variety of achievements and talents, are available at ESU. Funds for the various scholarship areas are made available through donations by private industry, faculty, staff, and community contributions, and through private endorsements. To be considered for a scholarship, prospective students only need to complete an application for admission and the FAFSA.

- The scholarships offered range from $100 to full tuition for the academic year.
- Many of the scholarships are renewable as long as the student meets the required academic standards and other criteria of the award.

Federal Aid Programs
Grants
Federal Pell Grants are awarded to undergraduate students who are pursuing their first bachelor’s degree. Eligibility is determined from the information submitted on the FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG) is generally awarded to Pell-eligible students who demonstrate exceptional financial need.

Student Employment
Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay for educational expenses. Compensation of minimum wage is paid directly to the student, depending on the number of hours worked during a pay period.

Loans
Federal Perkins Loan is a low interest loan (5 percent) for undergraduate students who demonstrate exceptional financial need. Students who graduate, withdraw, or cease at least half-time enrollment will have nine months before repayment begins.

Federal Direct Loan Program provides low interest loans to students regardless of income or financial need. Dependent freshmen can borrow a maximum of $5,500 while independent freshmen can borrow a maximum of $9,500 for their first year. Additional information on Direct Loans will be discussed later in this guide.

Federal Direct PLUS Loans is a program where parents of a dependent student can borrow money to assist with their son or daughter’s educational costs. Eligible Direct PLUS applicants can borrow up to the cost of education minus other financial aid received by the student.

Unusual Circumstances
A student’s financial aid may be reviewed when the information submitted on the FAFSA is no longer relevant due to a change in circumstances. Examples are: unemployment, separation, divorce, loss of child support or death of a parent (spouse). Please forward a letter to the Student Enrollment Center explaining the reason for the change and the date it occurred.

More information is available online at www.esu.edu.
State Grant Programs

Pennsylvania Grants are awarded to undergraduate students who demonstrate financial need and are residents of Pennsylvania. The PHEAA State Grant program is funded by the State of Pennsylvania. Students may receive up to eight full-time semesters of state grant assistance or sixteen semesters of part-time assistance.

Major Eligibility Requirements
- The student must be a Pennsylvania resident.
- The student must be enrolled on at least a half-time basis in a PHEAA approved undergraduate program of study.
- The student must be a high school graduate or the recipient of a GED.
- The student must meet financial need criteria.
- The student must file the FAFSA by the May 1st deadline. Students are urged to apply even if the deadlines have passed, since late applications are considered if funds permit.

Other State Grants
Several states (including Massachusetts, Rhode Island, Delaware, Maine, Ohio, Maryland, and West Virginia) have grants that can be used at institutions outside their states. Interested students may obtain information about these programs from the Higher Education Agency in their state or from their high school guidance counselor.

Transfer Students
- The deadline date for filing the FAFSA for East Stroudsburg University is May 1, 2013.
- Your academic grade level determines the amount of Direct Loan money you may be eligible for. In order for this office to determine your grade level, the number of transfer credits that East Stroudsburg University will be accepting must first be determined. It is your responsibility to ensure that official transcripts from all previously attended schools are submitted to the Office of Admission. Your loan will be processed once we have been notified of the total credits accepted.
- High school transcripts are required prior to the disbursement of any financial aid in addition to your college transcripts.
Other Sources of Aid

Private scholarships are often available through local sources such as service and fraternal clubs, industry, religious organizations, teachers’ associations, foundations, and PTA’s.

Educational Benefits for Veterans may be available to veterans or their dependents who are eligible according to the eligibility guidelines of the Veterans Administration. Contact the Veterans Administration at 1-888-442-4551 or www.va.gov/education for eligibility information. The VA Certifying Official for enrollment is located in Zimbar-Lijenstein Hall.

Vocational Rehabilitation funding provides training and services for physically or mentally disabled or handicapped persons. Contact your local vocational rehabilitation office for more information.

Other Financing Options

Tuition Pay
Sallie Mae offers an interest-free monthly payment plan for your convenience. This plan offers a low-cost, flexible system for paying educational expenses from current income through regularly scheduled payments. You may sign up for a plan by visiting https://tuitionpay.salliemae.com or call (800) 635-0120.

MasterCard, American Express and Discover
The Student Enrollment Center will accept payment by MasterCard, American Express or Discover. Information on how to pay all or part of the charges at East Stroudsburg University will be included in the billing packet.

Alternative Loan Programs
Many private loan programs are available to families ineligible for federal financial aid or those in need of additional funds to meet their educational costs. Interest rates, repayment terms, and maximum amounts available vary by program. Loan approval is generally based on creditworthiness and ability to repay. As with any private loan, careful consideration should be made in determining the amounts to be borrowed, as the loan must be repaid. The interest on most alternative loans accrues while the student is in school. However, in some cases it can be deferred until after graduation or when the student ceases to be enrolled at least half time.
Federal Direct Loans
The Federal Government offers low interest loans created to help you pay for your education. The Student Enrollment Center will determine your eligibility for loans, based on your financial need as determined by the information provided on your FAFSA. Annual loan limits are determined by a student’s grade level.

Subsidized Direct Loans for Undergraduate and Graduate Students
These loans are made in the student’s name only and can be used for expenses related to higher education (tuition, fees, room and board, books, transportation, and personal expenses). The federal government will pay the interest while you are enrolled in school on at least a half-time basis. The student will be responsible for the interest that accrues during the six month grace period. You must have “financial need” to qualify for the interest subsidy benefits. “Need” is the cost of education minus your Expected Family Contribution and other financial aid.

Unsubsidized Federal Stafford Loans for Undergraduate and Graduate Students
These loans exclude the Expected Family Contribution when determining need. However, you will be responsible for all the interest on this type of loan from the date it is disbursed to you, because the Federal Government does not pay the interest on your behalf. You will have the option of paying the interest while you are in school, or you may elect to have the interest capitalized. This type of loan is limited to the cost of education minus other financial aid, including any Subsidized Direct Loan.

Interest Rates – For Subsidized and Unsubsidized Federal Direct Loans
The federal interest rate for the undergraduate subsidized loans is currently fixed at 3.4%. Rates are subject to change as of July 1, 2013.

Direct Loan Eligibility Requirements
- Be a U.S. citizen or eligible non-citizen.
- Be accepted for enrollment in a participating school or, if enrolled, be making satisfactory academic progress.
- Be classified as at least a half-time student working toward a degree or certificate.
- Not be in default on an education loan or owe any education grant refund.
- If required, be registered with the Selective Service.
- Have financial need in order to receive a Subsidized Direct Loan.

Instructions for Applying for Financial Aid:
- Submit the 2013-2014 FAFSA. This can be completed at www.studentloans.gov.
- Upon receipt of the completed FAFSA, ESU will process all financial aid for which the student is eligible.
- Federal aid may include Pell Grants, SEOG, Work-Study, Perkins Loans, and Direct Loans.
- State grant awards will be determined by the Pennsylvania Higher Education Assistance Agency (PHEAA).
- Parents can also apply for a Federal Direct PLUS (Parent Loan for Undergraduate Students).
  **PLEASE DO NOT APPLY BEFORE MAY 15.**

Once a student’s aid is processed an award letter will be sent with all estimated aid listed. Included will be detailed instructions how to proceed with regard to the loan programs.
# Guide to Federal Direct Loan Limits

## Maximum ANNUAL Loan Amount

<table>
<thead>
<tr>
<th>Year</th>
<th>Base Loan Amount Subsidized and Unsubsidized</th>
<th>Additional Unsubsidized Eligibility for Dependent Students (excludes dependent students whose parent has been denied a Direct PLUS Loan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1 0 - 29 credits</td>
<td>$3,500</td>
<td>$2,000</td>
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<tr>
<td>Year 2 30 - 59 credits</td>
<td>$4,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Year 3 60 - 89 credits</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Year 4 90 and above</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Year 5 Teacher Cert.</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>$8,500</td>
<td></td>
</tr>
</tbody>
</table>

*Additional Federal Unsubsidized Direct Loan Eligibility for Independent students and for Dependent students whose parent has been denied a Direct PLUS Loan*

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years 1 &amp; 2</td>
<td>$6,000</td>
</tr>
<tr>
<td>Years 3, 4 &amp; 5</td>
<td>$7,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>$12,000</td>
</tr>
</tbody>
</table>
Glossary

**Academic Grade Level** – Designation of the student as first-year (freshman), second-year (sophomore), etc. undergraduate or graduate/professional student as determined by the school’s guidelines. This is used to determine annual loan limits.

**Academic Year** – A minimum of thirty (30) weeks of instructional time in which a full-time student is expected to complete at least 24 credits.

**Adjusted Gross Income (AGI)** – An income figure taken from the federal income tax form that has been filed in compliance with the IRS regulations and guidelines.

**Assets** – Cash on hand in checking, savings, money market accounts, trusts, stocks, bonds, other securities, real estate, income-producing property, business equipment, and business inventory are considered in determining expected family contributions.

**Award Letter** – A means of notifying financial aid applicants of the assistance being offered. The award letter usually provides information on the types and amounts of aid offered, as well as specific program information, student responsibilities, and the conditions, which govern the award.

**Campus-based Programs** – The term commonly applies to those federal student aid programs administered by institutions of postsecondary education; includes: Federal Perkins Loans, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS).

**Cost of Attendance** – Generally, this includes the tuition and fees normally assessed to a student, together with the institution’s estimate of the cost of room and board, transportation and commuting costs, books and supplies, and miscellaneous personal expenses. In addition, dependent care and/or costs related to a handicap may be included when appropriate. Also referred to as “cost of education” or “budget.”

**Disbursement** – The process by which financial aid funds are made available to students for use in meeting educational and related living expenses.

**Electronic Funds Transfer** – Commonly called EFT, is a method by which funds are electronically transferred from one person or organization to another.

**Expected Family Contribution (EFC)** – The figure that indicates how much a family’s financial resources should be available to help pay the expenses of postsecondary education. This figure is determined according to statutory formulas.

**Financial Aid Package** – An offer by an educational institution to a student aid applicant of one or more forms of financial aid (loans, grants and/or scholarships, employment).

**Financial Need** – The difference between the institution’s cost of attendance (COA) and the family’s ability to pay (the expected family contribution).

**Free Application for Federal Student Aid (FAFSA)** – A free financial aid application, provided by the Department of Education, which gathers data to determine both Pell Grant eligibility and expected family contribution using the Federal Methodology.

**Full-time Student** – In general, one who is taking a minimum of 12 semester hours per academic term in institutions with standard academic terms.

**Grant Programs** – Gift aid programs, which require neither repayment nor that work be performed. Federal Title IV grants programs include the Pell Grant, FSEOG.

**Half-time Student** – An enrolled student who is carrying a minimum of 6 semester hours but less than 12 semester hours per academic term.

**Loan** – An advance of funds, which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.

**Parent’s Contribution** – A quantitative estimate, according to the approved need analysis methodologies, of the parents’ ability to contribute to post secondary educational expenses.

**Scholarship** – A form of financial assistance that does not require repayment or employment. A “merit-based” scholarship may be made to a student who demonstrates or shows potential for distinction,
usually in academic performance, at the institution. Scholarships may require both academic proficiency and demonstrated financial need.

**Student Aid Report (SAR)** – The official notification of the results of processing the student’s FAFSA that is sent directly to the student.

**Student Contribution** – Expected funds from student resources for meeting cost of education. For dependent students, a percentage of the student’s total income (taxed and untaxed) minus allowances for taxes and an income protection allowance plus a percentage of student’s net assets. For independent students, an amount comprising a calculated contribution from total income received in the previous tax years, plus a contribution from current assets.

**Taxable Income** – Income earned from wages, salaries, and tips, as well as interest income, dividend income, business or farm profits, and rental property income.

**Unmet Need** – The difference between a specific student’s total available resources and the total cost for the student’s attendance at a specific institution.

**Untaxed Income** – All income received that is not reported to the Internal Revenue Service or is reported but excluded from taxation. Such income would include but not be limited to any untaxed portion of Social Security benefits, contributions to tax deferred pension and savings plan (i.e. 401k, 403b), welfare payments, untaxed capital gains, interest on tax-free bonds, dividend exclusions, military, and other subsistence and quarters allowances.
Web Sites
East Stroudsburg University: www.esu.edu
The College Board: www.collegeboard.com

Financial Aid Resources
Federal Direct Loan: www.studentloans.gov
The College Board: www.collegeboard.com

AES/PHEAA: www.aesSuccess.org

Health Resource Centers
Financial Aid for Students with Disabilities
Email -health@ace.nche.edu

Scholarships
FastWeb: www.fastweb.com
The College Board: www.collegeboard.com/paying

Telephone Numbers

The Federal Information Center – The Federal Information Center is available to explain the federal student aid eligibility requirements and explain the process of determining financial need.
800-4FED-AID or 800-433-3243

The Federal Information Center
TTY-Number for Hearing Impaired
800-730-8913

American Education Services (AES)/Pennsylvania Higher Education Assistance Agency (PHEAA) Loans and Grants
800-692-7392

<table>
<thead>
<tr>
<th>East Stroudsburg University</th>
<th>Telephone Number</th>
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<tbody>
<tr>
<td>Department</td>
<td></td>
</tr>
<tr>
<td>Academic Enrichment and Learning</td>
<td>570-422-3507</td>
</tr>
<tr>
<td>Disability Services</td>
<td>570-422-3954</td>
</tr>
<tr>
<td>Intercollegiate Athletics Office</td>
<td>570-422-3642</td>
</tr>
<tr>
<td>McKeel Child Care Center</td>
<td>570-422-3514</td>
</tr>
<tr>
<td>Office of Admission</td>
<td>877-230-5547* or 570-422-3542</td>
</tr>
<tr>
<td>Student Enrollment Center</td>
<td>800-378-6732* or 570-422-2800</td>
</tr>
<tr>
<td>Residence Life and Housing Office</td>
<td>570-422-3138</td>
</tr>
<tr>
<td>University Police</td>
<td>570-422-3063</td>
</tr>
</tbody>
</table>

* Toll free telephone numbers

The Student Enrollment Center is located in Zimbar/Liljenstein Hall. The office hours are Monday through Thursday 8:00 a.m. to 4:30 p.m.
Friday from 10:00 a.m. to 4:30 p.m.
## Application Checklist

<table>
<thead>
<tr>
<th>Deadline</th>
<th>Item to complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1</td>
<td>Gather information needed to complete the Free Application for Federal Student Aid (FAFSA) online. May begin completing as of January 1st.</td>
</tr>
<tr>
<td>March 1</td>
<td>Freshman deadline for submission of the FAFSA Application for consideration of campus-based financial aid (FSEOG and Perkins Loan) and all university employment.</td>
</tr>
<tr>
<td>April 1</td>
<td>Enrollment Services begins mailing financial aid packages to freshmen. Respond promptly to request for additional information to avoid notification delays.</td>
</tr>
<tr>
<td>May 1</td>
<td>Transfer and continuing student deadline for submission of FAFSA Application for consideration of campus-based financial aid (FSEOG and Perkins Loan) and all university employment in addition to Pennsylvania State Grant deadline.</td>
</tr>
<tr>
<td>May 15</td>
<td>Begin submitting Direct PLUS loan and/or alternative loan applications in order to have them completed for fall billing.</td>
</tr>
<tr>
<td>June 1</td>
<td>Academic Management Service ten-month payment plan begins.</td>
</tr>
<tr>
<td>Mid July</td>
<td>Approximate date fall semester billing to be available on myESU portal.</td>
</tr>
<tr>
<td>Mid August</td>
<td>Approximate due date of fall semester bills.</td>
</tr>
</tbody>
</table>
EAST STROUDSBURG UNIVERSITY
of Pennsylvania

200 Prospect Street
East Stroudsburg, PA 18301

Office of Admission  570-422-3542
or Toll-Free  877-230-5547

Student Enrollment Center  570-422-2800
or Toll-Free  800-378-6732

Residence Life and Housing  570-422-3138

A Member of the Pennsylvania State System of Higher Education

For assistance or special accommodations, call 570-422-2800.