
Student Financial Services

Tuition and Fees: Erie Campus**Tuition and Fees (Per Semester)****Traditional Undergraduate:**

	Amount:
Full-time 12-18 credit hours	18750
Over 18 hours (additional per credit)	1250
Less than 12 hours (per credit)	1250
Summer 2019 (per credit)	580
Adult Undergraduate (per credit)	800
RN-BSN (per credit)	312
Post Baccalaureate (per credit)	612
High School (per credit)	100
Proficiency Exam (Includes testing fee) (per credit)	195
Audit/Professional Development (per credit)	195
Experience Learning (per credit)	195
Mercyhurst Prep (per credit)	80

Required Fee Schedule (Per Semester)**Traditional:**

	Amount:
Registration	80
Technology	370
Building Assessment (Pro-rated at \$65 per credit for part time students)	625
Student Government	105
Green Energy Fee	5
Recreational Facility Fee	150

Adult / Post Baccalaureate:

	Amount:
Registration	80
Technology	160

Occasional Fees**Fees:**

	Amount:
Confirmation Deposit (One Time)	250
Orientation Fee- Traditional Freshman Only	260
Capital Campaign Pledge Fee (upperclassmen only)	25
I.D./One Card	50
I.D./One Card Replacement	30
Vehicle Registration Fee	40
Beyond the Gates (per registration)	55
Student Health Insurance (for Visa Type F1 or F2 Only)	1000
Math Placement Testing Fee	45
Capstone Clinical - Education	530
Company Ensemble Elective Fee (per course)	355
Music Fee (per semester)	390
Applied Music Lesson Fee (per course)	495

Criminal Justice Fee (per course/ CRJS 305 only)	60
Intelligence Studies Program Fee (6+ credits per semester)	250
Intelligence Studies Program Fee (<6 credits per semester)	130
RN-BSN Program Fee	420
Lab Fee (non-science, per course)	220
Zurn Science Lab Fee (per course)	280
Studio/Materials (per course)	220
Distance Learning Fee (per online course) (Does not apply to OCICU, RN-BSN, & summer courses but applies to BL and Web)	60
Graduation (Required fee even if student does not participate in ceremony)	190
Official Transcript of Credits	10
Academic Advantage Program Fee (Semester)	1,340
Academic Advantage Summer PASS Program	1,035
Aim Enrollment Fee (includes \$250 deposit)	1,500
AIM Program Fee -New students (semester)	3,450
AIM Program Fee- Returning students (semester)	2,800
AIM Program Fee- Tracking (semester)	1,400

Study Abroad Program Fees (Per Semester)

(Billed in equal installments per semester unless otherwise specified)

Locations:

	Amount:
Ireland	3,500
Ireland Honors	3,600
France (Fall Only Fee)	3,700
Guyana (Fall Only Fee)	2,000
Art Therapy Ecuador (Fall Only Fee)	3,400
Spain	1,950
Finland/Sweden	1,950
United Kingdom	1,950
Peru	3,900
Brig Niagara (Spring Only ; no enrollment fee)	1,500

Room Charges (Per Occupant Per Semester)**Rooms:**

	Amount:
Baldwin-McAuley Halls (double)	3,210
Baldwin-McAuley Halls (single)	4,285
Warde Hall (double)	4,285
Warde Hall (triple)	3,570
Warde Hall (single)	4,400
Ryan Hall (Quad)	4,600
Ryan Hall (Single)	5,800
Grandview Hall (single)	3,540
Briggs/Lewis Apartments (double)	4,778
Briggs/Lewis Apartments (triple)	3,940

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Briggs/Lewis Apartments (quad)	3,540
Briggs/Lewis Apartments (single)	4,780
Wayne Street Apartments (double/quad)	4,260
Wayne Street Apartments (triple)	4,600
Wayne Street Apartments (single)	5,275
Mercy Apartments-AIM (double)	4,465
Duval Apartments (quad)	3,870
Warde Townhouses (quad)	3,870
Lewis Avenue/East 41st Street Townhouses (quad)	4,260
Summer Housing (per week but full summer charge on first bill)	90

Meal Plans (Per Semester)

Meal Plan:	Amount:
Erie Anytime Plan (Minimum Residence Hall Plan)	3,230
The Complete Plan	2,380
The Daily Diner Plan	2,015
The Lite Diner Plan	1,715
The Convenient Diner Plan	1,280
\$500 Hurst Dining Club	500
\$750 Hurst Dining Club	750
\$1000 Hurst Dining Club	1,000

Financial Penalties (Per Occurrence)

Penalties:	Amount:
Late Payment Fee	Variable
Room Change Fee	100
Returned Check	75
Stop Payment/Reissued Check	25
Late Registration Fee	300
Conduct Fine	100
Alcohol Education Class Fee	75
Lost Key	110
Key Not Returned	60
Key Replacement	35

Tuition and Fees - North East Campus

Full-Time Student (12-18 Credits)	Fall	Spring	Total
Tuition	8,700	8,700	17,400
Fees	860	860	1,720
Commuter Total	9,560	9,560	19,120

Residents - Add Tuition and Fees to the Following:

Note: Additional Room and Meal Plan Options are Available

Room and Meal Plan	Fall	Spring	Total
Room	2,600	2,600	5,200
Meal Plan	2,660	2,660	5,320

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Room and Meal Plan	5,260	5,260	10,520
Part-Time Student (9-11 Credits)	Fall	Spring	Total
Tuition	5,220	5,220	10,440
Fees	700	700	1,400
Total	5,920	5,920	11,840

Half-Time Student (6-8 Credits)	Fall	Spring	Total
Tuition	3,480	3,480	6,960
Fees	520	520	1,040
Total	4,000	4,000	8,000

Less Than Half-Time Student (1-5 Credits)	Fall	Spring	Total
Tuition	1,740	1,740	3,480
Fees	240	240	480
Total	1,980	1,980	3,960

North East Tuition Rates	Summer 2019		
Tuition (Per Credit)			580
Fees			240

Mercyhurst Corry, BTW and Erie CADS	Fall	Spring	Total
Tuition*	8,325	8,325	16,650
Fees	80	80	160
Total	8,405	8,405	16,810

*** Tuition is 555 Dollars Per Credit / Example Based on 15 Credits**

Occasional Fees for Mercyhurst Corry, BTW and Erie CADS

Orientation Fee - FT Students Only	150
Technology Fee - Erie CADS Only	240
Graduation Fee - One Time Only	190
ID / One Card Fee - One Time Only	50

Municipal Police Training Program

Municipal Police Training Program (22 Credits)	5,000
Municipal Police Training Program (Program Fees)	1,556
Commuter Total	6,556

LPN Program (4 Terms/Per Term)

LPN Program (Full - Time)	4,635
LPN Program (Premium)	1,475
Total (Per Term)	6,110

Additional Notes:

- The Program Fee is charged to all cadets in their first term.
- Students attending the Academy in summer term 2020 are: subject to the summer tuition rates TBD for the 2020-2021 academic year.
- Cadets living on campus are subject to the room and board rates listed per semester in addition to the summer housing rates billed in advance per week.
- Summer housing rates published in this catalog are applicable to the summer 2019 term. Summer 2020 weekly housing rates are TBD in the 2020-2021 academic year catalog.
- Meal plans for cadets are only offered during the semester. There are no summer meal options.
- Cadets attending the Police Academy while enrolled in a degree program at Mercyhurst will be charged the tuition and fees associated with the degree being obtained.

Program Premiums and Fees (Per Semester)

Culinary	1,300
Part-Time RN (ASN Program)	415
Registered Nurse (Full-Time ASN)	1,610
PTA	1,480
Sciences	730
Sports Management	55
OASIS	4,360

Special Tuition Rates

High School Affiliate	300
Proficiency/Life Experience Exam	585
Audit	585
Mercyhurst Prep	240
CLEP	285

Occasional Fees

I.D. / One Card	50
I.D. / One Card Replacement	30
Lab Fee (Non-Science)	220
Studio/Materials	220
Official Transcript of Credits	10
Distance Learning Fee (per online course)	60
Tuition Overload (> 18 credits) (per credit)	580
Confirmation Deposit- Freshman Resident	250
Confirmation Deposit- Freshman Commuter	100
Exam Proctoring Fee for Online Courses	50

Financial Penalties

Late Registration Fee	300
Late Payment Fee	175
Room Change	100
Returned Check	75
Stop Payment / Reissued Check	25
Lost Key	110

Meal Plans and Room - North East Campus**Meal Plans (Per Semester)**

The North East Plan	2,660
Complete Plan 225 Meals	2,190
Daily Dinner Plan 185 Meals	1,810
Dinner Plan 150 Meals	1,520
Convenient Diner Plan 105 Meals (Min Option)	1,080

Meal Plans (Per Trimester)

LPN Resident- CADS Anytime Meal Plan	1,775
LPN Resident- CADS 150 Meals	1,465

LPN Resident- CADS 125 Meals	1,220
LPN Resident- CADS 100 Meals	1,025
LPN Resident- CADS 70 Meals (Min. Option)	740

Room Charges (Per Occupant / Per Semester)

Neumann Hall	2,600
Redemptorist Hall	2,800
Townhouse	3,735
Single Room - Extra Charge	540

Room Charges (Per Occupant / Per Trimester)

Neumann Hall	1,850
Redemptorist Hall	1,850
Single Room - Extra Charge	540

Summer 2019 Housing

Billed in advance per week	90
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Payment Policy for Tuition, Fees, Room and Meal Plan

When you register for courses, you incur a legal obligation to pay for tuition, fees and all related charges. Registration for a given semester is not complete until all charges are paid by the bill due date, or until acceptable payment arrangements have been made with the Office of SFS prior to the due date.

Students must be actively registered to reside in campus housing, receive student meal plan privileges, and receive all other university services and amenities. Student Financial Services participates in 100% online, real-time billing. Ebills are accessible via your Mercyhurst portal. You are encouraged to grant guest access to any family member who may have an interest in viewing or paying your bill. Full instructions are available on your Mercyhurst portal. Summer 2019 bills are available via the ebill the first week of June and are due on or before June 28, 2019. Fall semester bills are available the last week of June and are due on or before August 2, 2019. Spring semester bills are available in early December and are due on or before January 6, 2020. All charges assessed after the initial billing due date are due immediately and must be paid within 30 days to avoid any late fees. You and your guests should check your ebill regularly for any updates and any changes you have made.

Billing Due Dates for 2019-20**Summer Sessions 2019: June 28, 2019****Fall Semester: August 2, 2019****Spring Semester: January 6, 2020**

Students must be registered at least 12 credit hours for each semester to be considered full time and to receive the flat tuition rate and all institutional grants and scholarships. If registered over 18 credits, additional tuition charges apply. If registered less than 12 credits per semester, financial aid awards will be adjusted accordingly.

ROTC scholarship recipients must be registered at least 12 credit hours in their program (not including ROTC/Military Science credits) to be eligible for ROTC Scholarships. ROTC/Military Science courses are free of charge to full time students who earn academic credits that apply towards graduation requirements. They are not included when determining full time status for Mercyhurst scholarships, grants, and loans.

In addition to charges for tuition, fees, room, meal plans, and other expenses, the bill reflects any scholarships, grants, and loans as pending financial aid. Financial aid listed is pending until the student's eligibility is confirmed, verification is completed, and the student's enrollment is verified on the census date. The census date is the morning after drop/add as published in the official academic calendar.

To receive pending credit on your bill for your federal student loans, students must have a FAFSA® on file, and have completed both the Master Promissory Note

and Entrance Loan Counseling online for Federal Direct Loans by July 20, 2019 for fall bills or December 1, 2019 for spring bills. This is a one-time requirement at Mercyhurst. Federal Direct PLUS Loans are not credited to the student's account until a promissory note is signed. Some PLUS borrower's may also be required to do PLUS Counseling. Those borrowers will be contacted directly by the U.S. Department of Education. Private Alternative Education Loan proceeds are not credited until the loan proceeds are received by Mercyhurst.

If payment is not made by the due date, or satisfactory payment arrangements are not made with the SFS Office by the bill due date, a late payment fee will be applied to your account, your account will be placed on Business Office hold, and you may be de-registered from your courses. You will not be able to make changes to your registration, register for any additional courses, or receive grades/transcripts. Your balance must be paid in full by the specified semester due date.

Overdue accounts will be placed with a collection agency. If your account is placed with a collection agency, you will be responsible for your balance plus any collection fees, which may be based on a percentage up to a maximum of 33% of the debt, and all costs and expenses, including reasonable attorney's fees that are incurred by Mercyhurst University in such collection efforts. This may negatively impact your credit rating. To register for future semesters, receive transcripts or a diploma, your balance and any collection fees must be paid in full.

You can pay your balance via your ebill, which is accessible from your student portal. Payment can be made by credit card (convenience fees apply) or electronic funds transfer from a U.S. Checking or Savings account (no convenience fees apply). You can also print your bill and mail in a personal check, cashier's check, or money order to the address on the bill. Cash payments can be made in person by visiting the SFS Office. Funds can also be wired electronically to Mercyhurst, which is especially convenient for international payments. For more information, please visit the SFS page on the student portal or contact the Office of SFS at 814-824-2288. All payments, including those from a third party, such as a 529 Savings Plan, must be received by the bill due date. Please plan accordingly to allow for mailing and processing time.

In lieu of paying the student bill in full, a student or family can sign up for a payment plan (partial payments made in intervals) through our partner, Nelnet Campus Commerce, prior to the bill due date. The Nelnet Campus Commerce Payment Plan (Payment Plan) divides a student's financial obligation into interest free installments over the semester, making financial obligations easier to manage. Monthly plans include a five month or four-month plan. The Payment Plan is available to all qualified undergraduate students for fall and spring semesters. There is a non-refundable fee for participating in the Payment Plan, regardless of the balance. Nelnet Campus Commerce provides a monthly billing, with payment due on or before the 1st day of each month. Failure to pay by monthly due dates will result in late fees, Business Office holds, and possible de-registration. Repeated delinquent payments will result in a cancellation of the payment plan and payment of any outstanding balance is immediately due to Mercyhurst. Failure to resolve an outstanding balance may result in de-registration and placing your outstanding account with a collection agency.

Students receiving financial aid may also participate in the Payment Plan. To determine the minimum monthly payment, deduct the amount of financial aid (not including work-study) from the semester charges, and then divide the balance by the number of payments in the plan you chose. It is important that you review your budget each semester to ensure that the scheduled monthly payment plan reflects your actual charges at Mercyhurst. Be sure to use 'net' loan proceeds in your calculations for federal loans, as they deduct an origination fee prior to sending your funds to Mercyhurst.

For more information about the plan or how to calculate monthly payments, contact Nelnet Campus Commerce directly at 1-888-285-3052, or visit www.afford.com/mercyhurst. If your projected budget at Nelnet Campus Commerce is less than your actual balance at Mercyhurst, you may incur late fees at Mercyhurst and a business office hold will be placed on your account, preventing future registration. If payment is made by paper check, Mercyhurst will credit the funds but will not remove any Business Office Holds for at least seven calendar days to allow time for the check to clear with your bank. If funds do not clear, a student may be charged a late fee in addition to a \$75 returned check fee. In this instance, the student will be contacted and given one week to make payment to Mercyhurst

in the form of a certified check or money order. Legal action may be taken against any person who has repeatedly submitted checks with insufficient funds, and Mercyhurst reserves the right to reject future check payments.

Tuition and Fee Refund Policy Due to Total Withdrawal

Students who wish to withdraw from the university must complete a Cease Enrollment Form, available in the Office of Academic Affairs, and obtain the required authorizations and signatures. Students who officially withdraw after drop/add but before the end of the academic semester will receive a W grade for the course. Students who experience a medical, military or serious emergency, may file a letter with the Office of Academic Affairs explaining and documenting the special circumstances. Students who have officially withdrawn from the university and do not return within one academic year must apply for readmission.

When a student officially withdraws from all courses (ceases enrollment), they may receive a prorated refund of tuition, room and meal plan charges depending on the date of withdrawal. Refer to the Tuition Refund Chart below. Fees are not refundable when withdrawal occurs after the drop/ add period for that semester (usually the eighth day of the semester).

Period of Withdrawal During a Semester	Percentage of Tuition Refund
On or before the last day to drop/add each term (Up to and including calendar day 8)	100% Including Fees
Calendar days 9 - 15	80% Not Including Fees
Calendar days 16 - 22	70% Not Including Fees
Calendar days 23 - 29	60% Not Including Fees
Calendar days 30 and beyond	0% Not Including Fees

Refunds for room and meal plans will be refunded 100% through day 8 of the semester for which you are registered, and prorated for number of days of usage between the 9th and 30th days of the semester. There are no refunds for tuition, room, or meal plans after the 30th day of the semester. The tuition refund policy for the full summer session follows the same schedule as above. The tuition policy refund for summer mini sessions is as follows:

Period of Withdrawal for Summer Mini Sessions Only	Percentage of Tuition Refund
On or before the last day to drop/add each term (Up to and including calendar day 8)	100% Including Fees
Calendar days 9 - 15	80% Not Including Fees
Calendar days 16 - 22	70% Not Including Fees
Calendar days 23 - 29	60% Not Including Fees
Calendar days 30 and beyond	0% Not Including Fees

Treatment of Financial Aid for Total Withdrawal (Cease Enrollment)

If a student withdraws from all courses (ceases to be enrolled), the SFS Office must review the student's financial aid to determine whether financial aid funds must be adjusted in accordance with federal, state, and institutional policies governing total withdrawal from the university.

SFS calculates refunds for tuition, room and meal plans according to university policy. However, the policies for financial aid for total withdrawals (cease enrollments) are specific to each designated financial aid program and are applicable only if the student was awarded that particular type of fund. If the student is awarded various types of financial aid, more than one policy may apply in determining the student's revised financial aid eligibility.

Federal (Title IV) Financial Aid Refund Policy (Cease Enrollment)

The federal policy for return of Title IV funds maintains that the student can retain only that portion of federal aid that the student has earned based on time in attendance before withdrawal prior to completing 60% of a payment period or semester. The percentage of time that the student attended an academic semester determines the amount of federal aid that must be returned to the federal government. This federally mandated policy is independent of Mercyhurst institutional refund policy for tuition, room and meal plans.

The schedules vary by start and end dates of each semester and each academic program. For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still complete a Return calculation to determine whether the student is eligible for a post-withdrawal disbursement.

The calculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

- Percentage of payment period or semester completed is the number of days completed up to the withdrawal date divided by the total days in the payment period or semester. (Any break of five days or more is not counted as part of the days in the semester.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

- Aid to be returned is (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or semester.

If a student earned less aid than was disbursed, Mercyhurst would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a balance to Mercyhurst which must be paid within 30 days of notification.

If a student earned more aid than was disbursed to them, Mercyhurst may owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal. Mercyhurst must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the student's withdrawal.

Refunds to aid programs are returned in the following order:

- Federal Direct Unsubsidized Stafford Loans
- Federal Direct Subsidized Stafford Loans
- Federal Direct PLUS Loans
- Federal Pell Grants
- Federal Supplemental Opportunity Grants
- Other assistance under this Title for which a Return of funds is required

Students who receive all F's for a semester who did not formally withdraw will be considered Unofficial Withdrawals and will be reviewed by OAA to establish the students' last date of attendance. If a student ceased attendance for all classes before 60% of the semester was over, that last date of attendance will be used. If the last date of attendance in an academically related activity cannot be determined, the "unofficial" withdrawal date will be the mid-point of the semester to calculate unearned federal funds that must be returned to the appropriate federal aid program.

Students need to understand that, although they can withdraw from a semester with W grades, federal aid disbursements must be reviewed based on their last date of attendance or unofficial withdrawal date.

The student is responsible for any returned federal funds that results in a balance due on their student account. If payment is not made within 60 days, the student will be liable for all collection fees and costs as described above in the Payment Policy section.

Institutional and State Grant/Scholarship Financial Aid Refund Policy (Cease Enrollment)

Adjustments to institutional and/or state grant/scholarships follow the university's policy on refunds for tuition (refer to the Tuition Refund Policy Due to Total Withdrawal section above). For example, if the student's tuition is refunded 70%, the student's institutional and/or state grants/scholarships will be refunded 70%, meaning that the student may retain 30% of each of the institutional and/or state grant/scholarship awards. However, for the state grant/scholarship, where, in accordance with the above policy, the amount of State Grant funds to be retained by the university is small, and the amount to refund to the state is large, the Office of SFS may advise the student to forfeit the State Grant altogether when it appears that it will benefit the student.

If the student forfeits the State Grant, it will enable Mercyhurst to refund the entire semester's State Grant disbursement to PHEAA, thereby saving a semester of State Grant eligibility for the student and possibly avoiding a state aid academic program problem in the future.

For example, if the student withdraws from the university during the second week of classes, the student will have 80% of their tuition refunded, and following PHEAA regulations, 80% of the State Grant will have to be refunded back to the state. If the PHEAA Grant is \$1,000, \$800 would be returned to the state and the student would be able to retain \$200 to pay for any educational charges for the two weeks in attendance. In this instance, it is strongly recommended that the entire \$1,000 be sent back to the state so that the student can receive a PHEAA Grant for a future semester and not have this semester of attendance count against the student when calculating satisfactory academic progress for PHEAA State Student Aid Programs.

Course Withdrawal Policy

Students who wish to withdraw from a course after the drop/add period for a semester must complete a Class Schedule Form which is available in the Office of the Registrar. Once the student obtains the advisor's signature, the form is returned to the Office of the Registrar for processing. Course withdrawals after drop/add will result in a W grade for the course and will not change financial aid or tuition charges for that semester because they are based on the enrollment status on the census date, which is usually the 8th day of the fall or spring semester*.

*Students registered for Mini 2 or Mini 4 courses will have a secondary census date after the drop/add period for those terms. If changes to enrollment cause the student to be less than full time for the semester, aid for the entire semester will be recalculated and re-billed (only for Mini 2 or 4 changes). If there is an increase related to Mini 2 or Mini 4 sessions, the student will be re-billed for any credit overloads or tuition increases. Students should always consult with SFS prior to withdrawing from any course to determine impacts on financial aid and billing.

Withdrawing from courses may prevent you from making satisfactory academic progress, and that may affect your eligibility for future financial aid assistance. Please refer to the Satisfactory Academic Progress section for details. Whether you choose to withdraw from one course or withdraw from the University completely, it is important that you contact the Office of Student Financial Services for advice regarding financial aid and billing.

Financial Aid Policies

Students have the following rights and responsibilities:

- Access to complete information regarding tuition, fees, payment, and refund policies.
- Confidentiality of all personal and family financial information.
- Reconsideration of student aid eligibility if student and parents situation warrants it through an appeal to SFS.
- To advise the Office of SFS of any additional financial aid received that is not indicated on the Mercyhurst Financial Aid Award Letter.
- To follow application filing deadlines and to submit all required documentation for verification of financial and other information pertaining to the financial aid application process within 30 days of the request.
- To give SFS permission to relay pertinent financial, academic, and other

information to donors of aid upon request.

- To maintain Satisfactory Academic Progress (SAP) for Financial Aid (refer to SAP Policy in the following section).
- To comply with the rules governing the types of financial assistance the student receives.

Financial Aid Application Procedures and Deadlines

To apply for federal, state, and institutional (Mercyhurst) financial aid, the student must complete and submit a Free Application for Federal Student Aid (FAFSA®) each academic year.

Students can submit the FAFSA® using FAFSA® on the Web (www.FAFSA.gov). To file electronically, the student (and parent if dependent) will need a U.S. Department of Education FSA ID. The FSA ID serves as the student's and/or parents electronic signature. Questions about the FAFSA® can be answered by calling the Department of Education Customer Service Department at 1-800-801-0576. Assistance for students with hearing disabilities is available by dialing 1-800-511-5806.

Although students can file the FAFSA® any time after October 1st for the following academic year in which they plan to attend, the priority deadline to file the FAFSA® is March 15 of that year to ensure full consideration for federal, state, and institutional scholarships, grants, loans, and work-study. Be sure to include Mercyhurst's institutional code, 003297, in the university choice section of the FAFSA®.

Students may still file the FAFSA® after the deadline of March 15; however, they risk not receiving aid from some programs. In addition to the processed FAFSA®, SFS must receive all requested documentation within 30 days of the request but no later than 30 days before the end of the semester or award period. This deadline allows processing and authorization of disbursements within time frames defined by regulations pertaining to federal and state aid programs. Failure to apply or to submit required documentation by the indicated deadlines may result in a loss of financial aid eligibility for all student aid programs.

Students should be familiar with the SFS processing schedule and adhere to the deadlines specified below.

SFS Processing Schedule and Deadlines:

June

- New students (and parents) attend Summer Orientation
- Packaging begins for returning students who are registered for the following fall semester
- Fall bills are sent to students registered for fall courses

July

- New students taking Direct Loans sign promissory note and complete entrance counseling online at www.studentloans.gov
- Parents apply for Federal Direct PLUS Loans or Alternative Loans if needed and sign promissory notes
- Loan exit counseling is completed by student loan borrowers expecting to graduate after summer term
- Deadline to submit summer SAP Appeals is July 26, 2019

August

- Fall bills are due August 2, 2019. Payments must be received by this date
- SAP appeals for the fall semester must be submitted to the Financial Aid Satisfactory Academic Progress Committee by August 11, 2019

September

- Awards are finalized the day after drop/add
- Financial Aid Refunds are processed and directly deposited

October

- Student loan borrowers graduating at the end of the fall semester complete loan exit counseling
- Free Application for Federal Student Aid (FAFSA®) is available for 2020-21 filing by going to www.FAFSA.ed.gov
- Mercyhurst University must be listed in the university choice section of the FAFSA® with a school code 003297
- Awards are finalized for any student with Mini 2 session registration activity
- Financial Aid Packaging begins for freshman & transfer students for the following academic year

November

- All paperwork and loan requests must be submitted by mid-November and finalized to receive aid for fall semester

December

- Spring bills are sent to students registered for spring courses

January

- Spring bills are due January 6, 2020. Payments must be received by this date
- 1098 Tax Statements for federal and state income tax filing are sent to students who were enrolled in the prior calendar year
- SAP appeals for the spring semester must be submitted to the Financial Aid Satisfactory Academic Progress Committee by January 3, 2020

February

- 1042-S Tax Statements are sent to international students who were enrolled in the prior calendar year

March

- FAFSA® preferred filing deadline is March 15; Mercyhurst University must be listed in the university choice section of the FAFSA® with a school code 003297
- Federal Income Tax Returns and any other requested information must be submitted to the Office of SFS to complete the federal financial aid verification process
- Awards are finalized for any student with Mini 4 session registration activity

April

- Loan exit counseling is completed by student loan borrowers expecting to graduate after spring semester
- Summer Financial Aid applications are available in SFS and on student portal

May

- Admissions Confirmation Deposits are due May 1 for new students
- FAFSA® filing deadline for PHEAA Grant applicants is May 1
- Returning student records are reviewed for Satisfactory Academic Progress (SAP) after spring semester grades are posted

Financial Aid Packaging

Helping students afford a Mercyhurst education is important to the University. Although the primary responsibility for a university education rests with a student's family, there are several sources that can help reduce the expense of an education at Mercyhurst. The federal government, state government, and Mercyhurst all provide various forms of assistance to help the student and the family finance the student's education at Mercyhurst. Details on specific student aid programs are available in the Financial Aid Awarding Policies section below. The student's Cost of Attendance, Expected Family Contribution and Financial Need, which are described below, are the components used to determine the student's financial aid eligibility and to create the student's Financial Aid Package.

Cost of Attendance (COA)

Mercyhurst determines the Cost of Attendance (COA), or budget, which is an estimate of the educational expenses the student will incur during the academic year. These costs include tuition, fees, room, meal plan, transportation allowance,

books & supplies allowance, and miscellaneous educational expenses.

Expected Family Contribution (EFC)

Expected Family Contribution (EFC) is an estimate of the family's financial strength and the ability to contribute, and it is measured by applying the official needs-analysis formula to the data submitted on the student's FAFSA®.

Financial Need

Financial need refers to the Cost of Attendance (COA) minus the Expected Family Contribution (EFC). Demonstrated Financial Need (COA-EFC=Need) determines a student's eligibility for need-based financial assistance.

Special Circumstances

Although the formula to determine financial aid eligibility is standard for all applicants, there is some flexibility in recalculating eligibility in light of special circumstances. For example, if the student or the student's family has experienced an income reduction due to unemployment, disability, divorce, or death, the student can submit an appeal to have their financial aid eligibility potentially recalculated using updated information. Please contact the SFS Office at 814-824-2288 for more information or to schedule an appointment with your SFS Counselor.

Other special circumstances include loss of non-taxable income (e.g., child support, social security benefits, and so on). In all cases, special circumstances must be fully documented with tax returns, death certificates, court documentation, or letters from appropriate agencies, individuals, or employers. If there are other circumstances that affect the amount that the student and family can contribute toward the student's education, please contact SFS immediately; however, keep in mind that the reasons must be sound and that the student will have to provide adequate proof to support any adjustments.

Verification and Eligibility Confirmation

Verification is the process in which Student Financial Services (SFS)—as dictated by federal regulations—compares the information reported on the FAFSA® with the student's (and student's parents) prior-year tax returns and other financial documentation. If the student's application is selected for verification, the student will be contacted by letter or e-mail requesting the required information. SFS must receive all requested documentation before federal aid can be disbursed. If there are differences between the data supplied on the FAFSA® and the verification documentation, corrections may be needed, and the student's FAFSA® will be reprocessed. This may result in a revision of the Financial Aid Package. Failure to submit documents within the requested time frame will result in cancellation of aid.

If the student is a Pennsylvania resident receiving state aid, PHEAA may select the student file for state validation. If the student receives an "Applicant Information Request" from the Pennsylvania Higher Education Student Assistance Authority (PHEAA), the student must forward all requested information and financial documents directly to PHEAA in Harrisburg. In some cases, PHEAA may request the same information that was requested by SFS. The student must forward this same information and documentation to PHEAA to avoid a delay in disbursement of funds or loss of your state aid altogether.

It is extremely important that students (and parents) respond to requests for information promptly because finalized financial aid packages are processed in the order of file completion date. To ensure that the student's financial aid funds disburse as scheduled at the start of the fall semester, the student must be registered for classes, make Satisfactory Academic Progress, and submit all required documentation by July 20 prior to the academic year. Failure to reply to requests for information will result in cancellation of any financial aid offers. Students may still submit late documents, but aid is not guaranteed. The absolute deadline for submittal of all documents is 30 days prior to the end of the semester or award period the student is enrolled for the academic year. The designated deadlines allow SFS to process and authorize disbursements within the time frames permitted under federal regulations and university policies.

Enrollment Status

As indicated in Financial Aid Awarding Policy section below, each financial aid program has specific requirements regarding enrollment status. In general, SFS uses the following undergraduate enrollment criteria each semester to determine eligibility for the financial aid programs it administers:

Credits	Enrollment Status Classification
9	Full-Time
4.5 - 8	Half-Time
1 - 4	Less than Half-Time

Students enrolled in a post-baccalaureate program are considered undergraduate students for financial aid purposes.

A student's Financial Aid Package is based on full-time enrollment as determined on the census date (the morning after drop/add). If the student does not have full-time status, financial aid will be adjusted accordingly. Students registered for any Mini 2 or Mini 4 courses will have a secondary census date after the drop/add period for those terms. If changes to enrollment cause the student to be less than full time for the semester, aid for the entire semester will be recalculated and in some cases, canceled. If canceled aid results in a balance owed to the school, the student must pay the balance within 30 days.

Failure to resolve an outstanding balance within that time frame may result in the account being placed on hold, possible de-registration from future registered courses, and a hold on the grades and/or transcripts. Summer enrollment status follows the same chart above for financial aid eligibility. Students must consult with SFS if they plan to withdraw from any courses in any term.

Other Eligibility Criteria

Eligibility for federal student aid is determined on the basis of financial need and on several other factors. To receive financial aid from federal programs students' must meet the following criteria:

- File FAFSA®
- Demonstrate financial need where applicable
- Have a high-school diploma or its equivalent
- Be admitted to a certificate or degree program and be working toward a certificate or degree
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Register with Selective Service (if required)
- Not be in default on a student loan or owe a repayment of federal student aid
- Maintain Satisfactory Academic Progress (SAP) once enrolled (Refer to the Satisfactory Academic Progress Policy for Financial Aid in this section of the catalog).

In addition to most of the federal aid criteria above, eligibility for Pennsylvania state assistance programs requires that the student (and parents if the student is a dependent) meet Pennsylvania residency requirements.

Enrollment at Other Institutions / Study-Abroad

Students cannot receive financial aid at multiple institutions for the same courses. A student must declare which institution is to be considered the "home school" for financial aid eligibility purposes. If the student has been approved to study abroad or to attend another institution during a semester to take part or all of their educational requirements, the student may receive some forms of financial aid for that semester if approved in advance and if a Consortium Agreement is executed between Mercyhurst and the other institution. Not all schools participate in Consortium Agreements, so it is important to confirm this early. Consortium Agreement Forms are available in the Office of Student Financial Services.

Financial Aid Awarding Policies

The Financial Aid Package

Financial aid at Mercyhurst is awarded according to financial need, merit, talent, athletic ability or combination of these factors. If the student is eligible for financial assistance based on financial need, the student may receive a combination of gift aid (grants or scholarships that need not be repaid) and self-help aid (loans, which must be repaid or part-time employment on campus). Any combination of awards is referred to as the student's "Financial Aid Package." Once a Financial Aid Package

has been awarded, the student can review it at any time throughout the year via Web Advisor. Students are awarded for the official academic year only (fall and spring semesters). If a student is interested in receiving federal aid for summer, they must complete a Summer Aid Application and submit it to the SFS Office two weeks prior to the end of the summer session for which they are registered. There is no institutional aid available for the summer sessions.

Eligibility for federal and state grants, as well as some Mercyhurst scholarships, is based on the information on the FAFSA® and the general eligibility requirements of each program. Gift aid is always awarded before self-help aid. If the student has remaining eligibility after gift aid has been awarded, the student's Financial Aid Package may also include work-study and student loans.

If any portion of the financial aid package consists of Federal SEOG, Federal Work-study, or Subsidized Stafford Loan, total aid (excluding Unsubsidized Stafford Loan, Federal PLUS Loan, and Alternative Loans), may never exceed a student's demonstrated financial need. If a student receives a financial aid award after the original financial aid package is developed and that new award causes an "over award", some form of financial aid assistance will have to be reduced so that the total aid does not exceed the student's demonstrated financial need. In all instances, a student's total financial aid may never exceed the student Cost of Attendance (COA).

Mercyhurst University usually reduces self-help aid (loans and work-study) first, and only if necessary will reduce gift aid (grants and scholarships). If gift aid must be reduced, Mercyhurst grants or scholarships are adjusted before federal, state or external sources. Also, Mercyhurst grants or scholarships are reduced when the total awards from Mercyhurst exceed the student's direct costs. Students may never receive a refund of Mercyhurst Grants or Scholarships in the form of a payment.

Mercyhurst Scholarships and Grants

Institutional scholarships and grant programs require that students be enrolled full time and maintain a minimum Grade Point Average (GPA). Most scholarships are renewable each year and students must continue to meet the scholarship criteria as described in communication sent directly to the student with the financial aid award letter. Students must also meet the minimum standards specified in the Satisfactory Academic Progress Policy for Financial Aid. Other scholarships may be based on athletic ability or talent. Mercyhurst offers several scholarships and grants based on financial need. Students are required to file the Free Application for Federal Student Aid (FAFSA®) annually to receive Mercyhurst need-based scholarship and grants. Institutional grants and scholarships are awarded for the official academic semesters only (fall and spring) and does not include summer sessions.

Note: The following information on the student aid programs is current as of the publication date of this academic catalog. Mercyhurst reserves the right to change or cancel awards because of regulatory changes, revised allocations, or additional information concerning a student's financial aid eligibility.

Mercyhurst does not guarantee substitution of funds for any portion of the financial aid package which may be canceled or reduced by government agencies or other sources, nor for any portion of the financial aid package declined by the student. Awarding is contingent upon program requirements, student eligibility and availability of funds. Work-Study jobs are not guaranteed and are filled on a first come basis.

In addition to state, federal and private funding sources, Mercyhurst offers scholarships to incoming students based on academic merit, financial need and athletic and artistic performance to help meet tuition costs. Unless otherwise noted, most Mercyhurst University financial aid is automatically renewable for four years of study from the student's start date at Mercyhurst as long as the renewal criteria is met.

Full time enrollment is required and a student must meet Satisfactory Academic Progress each year (discussed fully in the Satisfactory Academic Progress section). Herrmann, Egan and some other scholarships may have higher GPA renewal requirements. It is the student's responsibility to know and understand the renewal requirements for each scholarship received.

Mercyhurst Scholarships and Grants

Institutional scholarships and grant programs require that students be enrolled full

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Carolyn Herrmann Scholarships are awarded to applicants who demonstrate a high degree of academic ability. Named for a Sister of Mercy, Herrmann scholarships are among our most prestigious awards, ranging from \$12,000 to more than \$20,000 for some students. High school GPA, SAT or ACT test scores, class rank, and high school coursework are considered in evaluating a student's qualifications for this scholarship. If a student qualifies for other merit-related scholarships (e.g. art, dance, music, band), his or her Herrmann Scholarship may be reduced. This scholarship is renewable for four years of study. Herrmann Scholarships may be reduced if a student's GPA falls below 3.0; a student forfeits the award in full if his or her GPA falls below 2.5.

University Awards are awarded to students based on academic achievement in High School. This scholarship is renewable for four years of study. University Scholarships may be reduced if a student's GPA falls below 2.5; a student forfeits the award in full if his or her GPA falls below 2.0.

Presidents Grants are awarded to students who show strong potential as a Mercyhurst University student, but are unable to afford the cost of tuition. These scholarships are central to our mission of ensuring that Mercyhurst remains an accessible choice for students. Admissions counselors award these scholarships on behalf of President Michael T. Victor. Completion of the FAFSA® is required to be considered for this scholarship.

Mercyhurst Grants are a need-based award based on the completion of the FAFSA form to help students subsidize the higher expenses of the first year (e.g. meal plan requirements). These awards reduce one-third each year for up to four years.

Athletic Scholarships are awarded by coaches to students who demonstrate substantial athletic prowess and potential. Applicants being actively recruited by an athletic team should discuss financial aid with the coach. Students must meet NCAA eligibility requirements to qualify for athletic aid. **ONLY MERIT BASED AWARDS CAN BE COMBINED WITH AN ATHLETIC SCHOLARSHIP.**

Performance Scholarships are awarded by department faculty to music and dance applicants who demonstrate exceptional skill. These awards — starting at \$750 per year — go to exceptional dance (ballet-focused) and music (vocal or instrumental) students. In addition to completing their application, students must also audition to be eligible for these awards. If a student qualifies for other merit-related scholarships (e.g. art, academic), his or her Performance Scholarship may be reduced.

Erie Diocese and Sisters of Mercy Heritage Awards of up to \$1,000 are awarded to students enrolling from a Catholic high school (Diocese award) or Mercy-sponsored, co-sponsored, or affiliated high school (Sisters award).

Alumni Legacy Scholarships of up to \$1,000 are awarded to applicants who are dependents of a Mercyhurst alumnus or alumna. You must note this on your application for Mercyhurst to verify in order to qualify for this scholarship.

Rotary Youth Leadership Award Scholarships are available for students who attended and completed the Western PA RYLA Conference and applied to Mercyhurst by March 1. In addition to applying, applicants should also submit a copy of their RYLA completion certificate to the Office of Undergraduate Admissions. You must have at least a 3.5 cumulative high school GPA at the time of admissions.

ROTC Room & Meal Plan Scholarships are available from Mercyhurst for students who receive a full ROTC scholarship. Details regarding the ROTC R&MP Scholarship are in the ROTC Cadet Agreement which must be completed in the Office of Student Financial Services each year by the deadline.

Mercyhurst Internal Transfer Grant (Awards Vary-See Below)**Traditional Students with a Degree from The North East Campus**

2 year scholarships are awarded to students who graduate from the North East, Corry, or Booker T. Washington campuses and transfer to the Erie Campus.

GPA	Award Amount
3.5 - 4.0	\$18,000 per year
3.0 - 3.49	\$16,000 per year
2.75 - 2.99	\$15,000 per year
2.5 - 2.74	\$10,000 per year

For North East, Corry, or Booker T. Washington students who did not graduate but transfer to the Erie Campus with 24-60 credits from those campuses, and have at least a 3.0 G.P.A. at both Mercyhurst and their respective high school, they may be eligible for up to a \$7,200 transfer grant.

Adult Students with a Degree from the North East Campus

2 year scholarships are awarded to students who graduate from the North East, Corry, or Booker T. Washington campuses and transfer to the Erie Campus.

GPA	Award Amount
3.5 - 4.0	\$3,600 per year
3.0 - 3.49	\$3,000 per year

Mother Catherine McAuley Scholarships are awarded to undergraduate students attending the Adult College full-time. A 2.0 minimum GPA is required for renewal. This scholarship has been named in honor of Mother Catherine McAuley. The heritage of Mercyhurst is traced back to Mother Catherine McAuley, who founded the Sisters of Mercy in Dublin, Ireland.

North East Grant - North East Campus

Two year scholarship awarded to freshmen and transfer students attending the North East Campus demonstrating financial need.

North East Athletic Aid - North East Campus

Scholarships awarded by coaches to students who demonstrate substantial athletic prowess and potential. Applicants being actively recruited by an athletic team should discuss financial aid with the coach. Students must meet NJCAA eligibility requirements to qualify for athletic aid.

Booker T. Washington Aid

Scholarship awarded to students enrolled full-time at the Booker T. Washington Center. \$200 per 3 credit course will be granted to each student.

Mercyhurst North East Resident Grant - North East Campus

Students residing in Mercyhurst North East housing may be awarded this need-based scholarship to help subsidize the cost of living on campus.

Allied Health Partnership Grant

\$500 of institutional grant money is available to employees of Mercyhurst North East's Allied Health Partners. The grant is available regardless of credit load. It is available to students during their first year of enrollment. (See website for participating partners.)

Endowed, Restricted & Foundation Scholarships

There are several grants and scholarships available that have been endowed by an individual or established in memory of a person. There are also numerous restricted and foundation scholarships that have been made available by a company, individual, or an organization on an annual basis. Eligibility varies according to the donor's wishes and at the time they awarded. Students are informed of the criteria required and requirements for renewal at the time of awarding.

Federal Need-Based Grants

Students must file the FAFSA® and meet eligibility requirements.

Federal Pell Grant

Awarded to undergraduate students based on financial need if enrolled and have not yet received a first bachelor's degree. Students may be enrolled part-time or

full-time to receive Pell Grant. Dollar amounts awarded depend on the student's Cost of Attendance (COA), Estimated Family Contribution (EFC), total Pell Grants received previously, and whether the student plans to attend full time or part time. The student's EFC is derived from the information provided on the FAFSA®.

Federal Supplemental Educational Opportunity Grant (SEOG)

Undergraduate students are eligible to receive SEOG if Pell-eligible, pursuing their first undergraduate degree, and demonstrate exceptional financial need. Because funding is limited, priority is given to applicants meeting the March 15 FAFSA® filing deadline.

State Grants, Scholarships and Other Programs**Pennsylvania Higher Education Assistance Authority Grant (PHEAA) Grant**

To be considered annually for PHEAA, the state must receive the student's processed FAFSA® by May 1 prior to the academic year applying. A student can receive a PHEAA grant if enrolled as an undergraduate at least half time pursuing an associate or bachelor degree, demonstrate financial need, does not have a first bachelor's degree, and is a legal resident of Pennsylvania. The student must also be a high school graduate or a recipient of a GED.

The Pennsylvania Higher Education Student Assistance Authority (PHEAA) determines eligibility and notifies students of any awards through a Student Eligibility Notice (SEN). Before a PHEAA Grant can disburse, the Office of SFS must confirm the student's eligibility by certifying that all eligibility requirements of the program are met, including attendance.

This may delay the disbursement of the PHEAA Grant for those registered in courses that start later in the semester, however, pending aid will reflect on the bill. Choosing to enroll in Web (WEB) courses in any given semester totaling more than 50% of the total registered credits for that particular term, may result in the loss or reduction of PHEAA State Grant.

Aid for Veterans & National Guard Members

Service to our country may qualify a student for financial assistance in pursuing higher education through programs that apply to the situation.

- Children of Soldiers Declared POW/MIA – PHEAA provides State Grants to children of a member of the U.S. Armed Forces who has been designated a "Prisoner of War" or as "Missing in Action" and served on active duty after January 31, 1955 and was a resident of PA for at least twelve (12) months preceding their service on active duty. Students may obtain the POW-MIA application by calling: 800-692-7392 (toll-free) TDD (for hearing-impaired ONLY): 717-720-2366.
- Montgomery G.I. Bill® – this is a government program; contact the Veteran's Outreach and Enrollment Coordinator at (814) 824-2617 for more detailed information and assistance applying. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

Pennsylvania National Guard Educational Assistance Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the Educational Assistance Program (EAP) for members of the Pennsylvania National Guard. This program provides tuition assistance for students who enter into a service commitment with the Pennsylvania National Guard, typically for a period of six years. To be eligible the student must be a bona fide resident (domiciliary) of PA and be enrolled in a degree-or certificate-granting program of study. For additional information call 1-800-GO GUARD or visit www.PAGUARD.com.

Pennsylvania Chafee Education

PHEAA administers the Pennsylvania Chafee Education Grant Program on behalf of the Pennsylvania Department of Public Welfare. This program is authorized under the Foster Care Independence Act of 1999 as amended by the Promoting Safe and Stable Families Amendments of 2001. The Chafee Education Grant Program offers grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending a postsecondary institution approved for the Federal Title IV student financial assistance programs. To apply for this program, go to: http://www.pheaa.org/special/programs/etg_application.pdf or call 800-831-0797.

Student Loans

Most students must rely on educational loans to cover at least some portion of their educational costs. Educational loans are available to undergraduate and graduate students as well as parents of undergraduate students. Student loan borrowing is an investment in the student's future. When deciding to borrow, it is very important that students obtain the best possible loans available in terms of interest rates and repayment options.

Federal student loans are the most favorable type of educational loans for students. Students are advised to get all the federal loans they qualify for before considering private alternative educational loans. Students are automatically considered for federal student loan eligibility when they file the FAFSA®. Amounts may vary based on class level cost of attendance, financial need, and other financial aid resources.

Federal Direct Loan

Federal Direct Loans are low-interest loans from the U.S. Department of Education that are administered by Mercyhurst University. It is the U.S. Department of Education's major form of self-help aid and is available through the William D. Ford Federal Direct Loan Program. There are two types of Federal Direct Loans: subsidized and unsubsidized.

Federal Direct Subsidized Loan

A Federal Direct Subsidized Loan is available to undergraduate students to help meet financial need after other resources are subtracted or to the annual maximum loan limit, whichever is lower. Interest begins to accrue for the student after the student graduates or ceases to be enrolled at least half time. Federal Direct Subsidized Loans have an origination fee which is deducted at the time of disbursement. For current interest rates and origination fees, please visit www.studentloans.gov.

Federal Direct Unsubsidized Loan

A Federal Direct Unsubsidized Loan is not based on the student's financial need. If the student's Estimated Cost of Attendance is greater than the total financial aid and the student has not reached his or her annual maximum loan, the student may qualify for Federal Direct Unsubsidized Loan.

Students are charged interest on this loan from the time the loan is disbursed until it is paid in full. Students have the option to pay on the interest while in school, or to allow the interest to accumulate, which adds to the principal amount of the loan and increases the amount to be repaid. Federal Direct Unsubsidized Loans have an origination fee which is deducted at the time of disbursement. For current interest rates and origination fees, please visit www.studentloans.gov.

Student Employment Programs

Mercyhurst offers programs that allow students to earn money to help finance university expenses and acquire practical work experience through part-time employment. The student must be accepted into a degree-granting program and be attending classes to apply for such jobs. Student-employment programs provide on-campus jobs in many academic disciplines and administrative offices for eligible students. Students may be eligible to participate in the following programs:

- Federal Work-Study (FWS) Program: may be available if the student is an undergraduate, U. S. citizen or permanent resident, and has an FWS allocation as part of the student's Financial Aid Package. Students can earn up to the amount specified in the Financial Aid Award Letter. FWS employment also includes community-service tutoring and literacy-project positions. FWS earnings are excluded from income on the student's subsequent year's financial aid application (FAFSA®).
- Institutional Work-Study (IWS) Program: provides limited on-campus employment opportunities for Mercyhurst students who are not eligible for FWS but demonstrate financial need. Students must be enrolled full-time to qualify for IWS.

Mercyhurst Human Resources Department will contact students who were awarded student employment directly for job placement. Work-Study jobs are not guaranteed and are filled on a first come basis.

Satisfactory Academic Progress Policy for Financial Aid

All students must be making satisfactory academic progress at Mercyhurst University to establish and retain eligibility for student financial aid. Mercyhurst monitors satisfactory academic progress (SAP) after the spring semester to provide students with early notification of their academic progress status for

financial aid eligibility. The student's entire academic history will be considered when determining the academic progress status, including accepted transfer credits from another university.

The financial aid SAP standards can be different than the academic standards defined in the Office of Academic Affairs. It is important for students to understand there are two different policies and how they differ. Mercyhurst must apply two different Satisfactory Academic Policy standards depending on the type and sources of funding. The two SAP Policies are as follows:

- Institutional and Federal Student Aid
- Pennsylvania State Grants and Scholarships

The following standards explain the components to the Financial Aid Satisfactory Academic Progress Policy.

Institutional and Federal Student Aid

Quantitative Measure (Completion Pace)

The quantitative measurement for students enrolled in credit hour programs compares the credits attempted to credits passed. Students must successfully complete at least 67% of cumulative credits attempted to be considered making satisfactory academic progress. To calculate credits completed, all courses taken by the student will be counted, including credits which transferred into Mercyhurst along with all remedial courses. Completion rates will be rounded to the nearest whole number.

Qualitative Measure (GPA)

Students must have a 2.00 cumulative GPA by the end of the academic year. SAP will be evaluated at the end of the spring semester. Specific Mercyhurst scholarships and grants may have different grade point requirements for continued eligibility.

This is a separate and distinct factor in renewing or continuing eligibility for certain institutional scholarships and grants. The grade point requirement for specific programs supersedes the grade point average requirement referenced above. Information on the terms and conditions of specific institutional awards is made at the time of the grant/scholarship offer.

An undergraduate student is considered to be making Satisfactory Academic Progress for both institutional and federal aid if they meet the following criteria:

(Evaluated at end of Spring Semester)	Academic Year	
	Percentage of all Attempted Hours required to be completed*	Minimum Cumulative GPA Required
1	67 %	2.00
2	67 %	2.00
3	67 %	2.00
4	67 %	2.00
5	67 %	2.00
6	67 %	2.00

*Completion Rates are rounded to the nearest whole number

Any student who was registered for courses during the academic year but has not received federal or institutional aid in the current academic year will still be reviewed for SAP to determine future eligibility for awards and notified. There is no action required on the part of the student if they will not be seeking any financial assistance for next academic year. A student must be making SAP to receive federal, state, and institutional funds.

Maximum Time Frame for Completion

The maximum time frame a student may attend and continue aid eligibility cannot exceed 150 percent of the published length of the student's academic program measured in cumulative attempted credits. For example, the published length of a four-year program is 121 credit hours. Therefore, the full-time student has a maximum of 180 attempted credit hours to complete the program. When the

student's enrollment exceeds the 150 percent point, the student is no longer eligible for federal financial aid.

Important Note: There is a 4-consecutive year maximum time limit to receive institutional scholarships and grants for new freshmen. Some awards are for 2 years only and it will be specified in your original admissions packet. Transfer student maximum time limit will be adjusted by the equivalent semesters of transfer credits. All credits the student attempts, including credits transferred into Mercyhurst University, count toward the 150 percent requirement even if the student changes majors or campus locations. If a student is pursuing two programs simultaneously, the program requiring the most credits to complete will be used to measure the maximum time frame for completion.

Effect of Withdrawals, Incomplete Courses, and Repeated Courses

If a student withdraws from a course or courses (W grade) after the first week of classes during a given semester, the credits are included in the count of courses attempted. An incomplete course counts as credits attempted, but is not included in the GPA and credits completed until the incomplete grade changes to a passing or failing grade. A repeated course is only counted toward progression if it replaces a previous course for which the student received no credit.

For Each	Award Counter	Student must complete minimum of:
Full-time semester award	.50	12 semester credits / 450 clock hours
2	.33 / .34	12 qtr. or 8 semester credits / 300 clock hours
3	.25	6 semester credits / 225 clock hours
4	.16 / .17	6 qtr. or 4 semester credits / 150 clock hours

Procedures for Appealing

Students not meeting the minimum standards for financial aid Satisfactory Academic Progress described above are ineligible for federal and institutional financial aid (this includes grants, scholarships, work and loans). However, students may request reinstatement of their financial aid eligibility by submitting a written appeal to the Financial Aid Appeals Committee.

SAP Appeal requests must provide an explanation of the extenuating circumstances that contributed to the student's failure to meet the minimum academic progress standards and a realistic academic plan for improvement. If the Financial Aid Appeals Committee approves the appeal, the student will be placed on financial aid probation and possibly an academic plan. Financial aid is reinstated for the applicable payment period.

Students should also meet with their academic support counselor for guidance on their academic plans throughout the academic year. The financial aid SAP appeal and outcome apply to financial aid only. OAA academic progress is appealed separately. Students receive appeal determinations in writing. The decision of the Financial Aid Appeals Committee is final and cannot be further appealed.

Deadlines to Appeal for SAP

- Summer Term:** July 26, 2019
- Fall Semester:** August 11, 2019
- Spring Semester:** January 3, 2020

Pennsylvania (PHEAA) State Grants and Scholarships

The progress review for all state grants and scholarships will occur at the end of the spring semester. Before crediting a state grant or scholarship to a student's account, Mercyhurst must certify that for the last academic year during which the student received a state grant, the student completed the minimum required credits hours for the semester to which grant aid was applied. For example, if the student received an equivalent of an academic year State grant award during the prior academic year, the student is expected to have completed successfully 24 credits over the course of the prior academic year and summer.

If the student has received at least one semester of state grant aid during a prior academic year, Mercyhurst must verify that, during or subsequent to those

semesters, the student completed the minimum number of semester credits/clock hours needed to make academic progress given the number of semesters of state grant aid received and the student state grant award status (full-time or part-time) during each of those semesters.

The following table is used in determining the minimum number of credits/clock hours that must be successfully completed for each enrollment status during a semester of state grant aid. It is necessary to add the award counters (according to the student's specific enrollment and award status) for each semester of the academic year in order to determine the minimum total number of credits/clock hours that must have been completed by the student for the academic year period in question.

State aid grant/scholarship recipients who fail to meet the requirements above remain ineligible until the requisite credits have been completed.

Transfer Students

All of the student's coursework, whether it was taken at Mercyhurst or elsewhere, is applicable when performing the academic progress test for state aid. Transfer students that were prior year recipients of a state grant must have their official academic transcript from their prior institution submitted to the Mercyhurst Admissions Office so that academic progress may be reviewed by the Office of Student Financial Services. Credits successfully completed at the previous institution need not be transferable to Mercyhurst to be counted for academic progress.

Effects of Repeated Coursework and Incomplete Courses

Repeated coursework may only be counted once toward the state aid grant/scholarship academic progress requirement. In the case of students who were permitted a prior semester of state grant on the basis of the remedial exception, only those remedial credits which were counted toward the full-time/ half-time minimum may be considered part of the credits needed to meet the academic progress test for that period of time.

Procedures for Appealing

In cases where the student has failed to complete the required number of credits to satisfy the academic progress test as a result of a medical condition, family illness, or other extenuating circumstances, such can be report to PHEAA on an individual basis for their review and approval. The academic progress exception form is available at www.pheaa.org/stategrants/forms.shtml. This medical exception form must be submitted with appropriate documentation to the office of SFS for approval before it is forwarded to PHEAA.

Deadlines to Appeal

The State Grant Progress Exception Form must be submitted within 30 days after the start of the semester and will never be accepted after April 1 by PHEAA.