

GUIDE TO UNDERSTANDING: AID AND COSTS

Expectations:

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

Balance Due Notifications are sent via email— **students** will get an **email** when Balance Due Notifications are available. The University **does NOT** mail out paper bills.

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

Federal Work Study (FWS) amounts— this is money that is paid directly to the student, for hours worked, **IF** they obtain a work study position. These amounts DO NOT get applied to the charges and are **not** listed as Anticipated Aid on the Account Activity.

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

Types of Costs

Direct Costs—

Costs that are billed directly from the University)

- Tuition
- Fees
- Housing (if living on-campus)
- Meal Plan/Board (required for on-campus)

Indirect Costs—

Costs that are not billed from the University, but are possible costs associated with college.

- Books and Supplies
- Transportation costs
- Miscellaneous/Personal Expenses
- Off Campus housing (if necessary)

Sample Account Activity (Details): Spring 2020

Spring Term 2020-2021

[Print Term Statement](#)

Date	Description	Amount
11/15/2020	Parking and Transportation Fee	\$40.00
11/15/2020	Recreation Fee	\$72.00
11/15/2020	UG Tuition UPB PA	\$6,599.00
11/15/2020	Student Activity Fee	\$80.00
11/15/2020	Computer/Network Service Fee	\$175.00
11/15/2020	Wellness Fee	\$75.00
Anticipated	Federal Subsidized Loan 01	-\$2,721.00
Anticipated	Federal UnSubsidized Loan 01	-\$990.00
Anticipated	Discover Ugrd Loan 01	-\$5,750.00

Term Balance: -\$2,420.00

[Hide Details](#)

Estimated Costs: 2021-22	Tuition	Fees	On Campus Room & Board	Totals
FT/PA Resident	\$13,198	\$960	\$10,758	\$24,916
FT/PA Res. - Nursing	\$16,908	\$960	\$10,758	\$28,626
FT Out-of-State	\$24,666	\$960	\$10,758	\$36,384
FT Out-of-State -Nursing	\$31,454	\$960	\$10,758	\$43,172

See updated information on your most recent **2021-2022 Financial Aid Offer** sent to your PITT email and available for acceptance in your Student Center, via the PittPortal (computer) or HighPoint (mobile).

Numbers **without** negative signs (-) are **CHARGES** to the account.

Negative signs (-) before numbers, above example: **Anticipated: Federal UnSubsidized Loan 01, - \$990.00**, indicate a **CREDIT** and are being subtracted from your balance due:

- * a payment,
- * financial aid disbursement,
- * scholarship applied, etc.



Your next steps for Financial Aid — Before financial aid can be applied to a student's account, complete the following tasks:

Matriculate— Make your commitment to attend Pitt-Bradford, make your deposit by May 1, 2021! You will begin receiving more detailed information once you have made your decision to attend! www.upb.pitt.edu/admissions-aid/accepted-students/enroll-now

Accept/Decline aid— Students can accept or decline financial aid awards by logging into my.pitt.edu – go to “Student Center” tile: [student center > accept/decline awards > 2022](#) or from a mobile device go to “HighPoint CX” tile: [Highpoint > Campus Experience > Dashboard > Accept/Decline Awards](#)

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

Verification— If selected for verification, the **student** will receive an email to their **Pitt email account** to log into the verification portal: my.pitt.edu – go to “Student Center” tile: [student center > To Do > Verify FAFSA > Bradford Campus](#), or from a mobile device go to “HighPoint CX” tile: [Highpoint > Campus Experience > Dashboard > To Do > Verify FAFSA > Bradford Campus](#). Financial aid will not be finalized until verification is complete. This process requires additional tax information or other documentation from the student and parent, if applicable, to be submitted electronically. It can take several weeks to process.

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

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

Make a Payment for the Full Balance Due-- This would consist of payment of each semester in **one lump sum**.

- ⇒ Fall balance paid in full by due date indicated in PittPAY (usually mid Sept.)
- ⇒ Spring balance paid in full by due date indicated in PittPAY (usually mid Jan.)

Payment Plan— Fall term has up to 6 installments, if started before May 4th.

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

Federal Direct Parent PLUS loan— A Federal loan that the **parent** can borrow on behalf of a dependent student. Information, including current interest rates, origination fees, and the application, are available online at studentaid.gov.

- ⇒ Parents may defer payments while student is enrolled in at least 6 credits.
- ⇒ Parent borrower must complete a Master Promissory Note, if approved.

Private Alternative Loan— Loan in the student's name from an outside lender.

- ⇒ Most students need a credit-worthy, U.S. citizen co-signer.
- ⇒ Student must be 18 years of age to apply online through **Fast Choice** at choice.fastproducts.org/FastChoice/home/337903

Contact Information for Various Departments You May Need:

Enrollment Services

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

Financial Aid

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

Residential Life

- ⇒ Housing and meal plan: application, assignment, and adjustments
- ⇒ (814) 362-7630, www.upb.pitt.edu/life-at-pitt-bradford/housing-and-dining

UPB Technology Services

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

Technology Help Desk

- ⇒ get or reset your Pitt username and password
- ⇒ (412) 624-4357, www.technology.pitt.edu/help-desk/how-to-documents/help-pages