Financial Aid Conditions and Information
2015/2016 Graduate, Law, and Graduate Business Students

This guide is designed to help you understand your Financial Aid Notification that reflects the financial aid you have been offered for the 2015/2016 academic year. The University offers various types of financial support to help offset the cost of a Notre Dame education. This guide does not represent all policies regarding financial aid at Notre Dame. Additional information may be obtained at financialaid.nd.edu.

### STEPS TO COMPLETING THE FINANCIAL AID PROCESS

- Carefully evaluate the Financial Aid Notification and keep a copy for your records.
- For any aid you plan to accept, ensure you complete all additional requirements as outlined in this guide.
- If you wish to decline or reduce any of the aid offered on the Financial Aid Notification, please communicate your desired change(s) with the Office of Financial Aid.

### TERMS & CONDITIONS

 Unless otherwise noted, the terms and conditions of the aid outlined on the Financial Aid Notification are as follows:

- The financial aid offered:
  - is for the 2015/2016 academic year only; and
  - requires at least half-time enrollment in an eligible program for the fall and spring semesters of the 2015/2016 academic year for most programs.

- Financial aid is reviewed annually based upon:
  - timely completion of the financial aid application process each year;
  - continued demonstration of financial aid eligibility (including an annual review of family income, household size, number of family members attending college, etc.);
  - maintenance of Satisfactory Academic Progress as outlined on the last page; and
  - eligibility conditions and funding commitments as they relate to government programs.

- You must report all aid you expect to receive that is not already listed on the Financial Aid Notification.

- A final commitment of aid is not made until all information requested by the Office of Financial Aid, prior to and after a notification of aid, has been verified. Failure to respond to verification requests could result in the withdrawal of aid.

- Financial aid administered by or through the Office of Financial Aid will be credited directly to your student account.

- The Office of Financial Aid notifies students of financial aid adjustments at their campus address during the academic year and their home address during non-enrollment periods.
# GRADUATE STUDENT FUNDING

## Scholarship & Fellowship Assistance

### University Scholarships & Fellowships
Academic fellowships and scholarships are administered by individual colleges, schools, or departments. Students with questions regarding these aid opportunities should contact the appropriate program directly.

### Private Scholarships
The receipt of any scholarship or grant not listed in the original Financial Aid Notification must be reported to the Office of Financial Aid as soon as the student is notified of the award. The receipt of funds not listed on the Financial Aid Notification may result in an adjustment to the financial aid offered. If appropriate, a revised Financial Aid Notification will be sent to the student noting receipt of the additional award and the adjustment to the student's financial aid.

## Earned Assistance
Graduate and professional students working on campus are typically employed on assistantship agreements arranged directly with their academic department. Earnings from part-time work are intended to help the student pay for personal and other related educational expenses. Non need-based stipends do not affect your financial aid and thus, will not be reflected in your Financial Aid Notification. Part-time employment opportunities may be found on the [JOBboard](#).

## Borrowed Assistance

### Federal Direct Unsubsidized Loan Program
The Federal Direct Loan Program offers low-interest rate loans to help offset the cost of higher education. The lender is the U.S. Department of Education. For additional information on the terms and conditions of Federal Direct Loans, visit [financialaid.nd.edu](http://financialaid.nd.edu).

- **First-Time Borrowers**—Complete the Federal Entrance Counseling requirement and Master Promissory Note (MPN) using the Federal Direct Loan Instructions found on our website.

- **Repeat Borrowers**—The Federal Direct Loan will be processed for the amount listed on the Financial Aid Notification unless the student communicates his or her desire to decline or reduce the loan amount with the Office of Financial Aid.

### Federal Direct PLUS Loan for Graduate and Professional Students
Students who have a valid FAFSA on file and are enrolled at least half-time may apply for the Federal Direct PLUS Loan. The student must be a U.S. citizen or a permanent resident. Federal Direct PLUS Loan applications are subject to Department of Education credit review. For additional information on the terms and conditions of Federal Direct Loans visit [financialaid.nd.edu](http://financialaid.nd.edu).

Learn more about the Federal Direct Unsubsidized and PLUS Loans by visiting our website at [financialaid.nd.edu](http://financialaid.nd.edu) or the Federal Student Loan website at [studentloans.gov](http://studentloans.gov).
**STUDENT ACCOUNT**

**IRISHPAY** is the University’s online student account statement and payment system available to both students and their authorized payers. The statements include basic charges for tuition, fees, room and board.

- The fall 2015 Student Accounts Statement will be available via **IRISHPAY** on July 17, 2015; payment due August 12, 2015
- The spring 2016 statement will be available via **IRISHPAY** on December 4, 2015; payment due January 4, 2016
- Monthly statements will be available via **IRISHPAY** as needed with payment due upon receipt
- Financial aid is typically disbursed to the student’s account in two equal disbursements (fall and spring), unless otherwise noted
- If your total aid exceeds your total charges, you may request a refund of the excess funds by completing the [Online Refund Request Form](#) on the Office of Student Accounts website.
- Financial aid proceeds may not be refunded prior to the first day of class
- The University policy regarding separation from the University is outlined on the website at [studentaccounts.nd.edu](#)

**ADDITIONAL FINANCING OPTION**

**Tuition Payment Plan**

The University makes available an interest-free monthly tuition payment plan administered by Higher One (formerly Sallie Mae). This plan allows students to make payments over a 9- or 10-month period versus making two larger payments at the beginning of each semester. The 10-month plan begins in May prior to the fall semester of enrollment. With **Higher One’s tuition payment plan**, students can reduce the overall cost of education by paying as much as possible interest-free, instead of borrowing. For more information on the plan, call Higher One at (877) 282-5933 or visit their website at [tuitionpaymentplan.com/nd](#).

Current students may view their financial aid and student account through **insideND**.
COST OF ATTENDANCE

The estimated 2015/2016 cost of attendance varies based upon the program in which you enroll. Actual costs vary based on housing accommodations, travel costs, and personal expenses. Annual increases in the cost of a Notre Dame education are anticipated. Additional information related to cost of attendance for each program can be found on our website at financialaid.nd.edu

SATISFACTORY ACADEMIC PROGRESS

The U.S. Department of Education requires students to maintain satisfactory progress toward completing their degree in order to receive financial aid. Satisfactory Academic Progress (SAP) applies to all federal, state and university aid programs; these requirements for financial aid recipients are not the same as the University’s requirements for academic good standing. Students are required to maintain a minimum cumulative grade point average, be on pace to graduate, and complete their degree within a maximum time frame. All semesters of enrollment are reviewed regardless of whether aid was received.

OFFICE OF STUDENT FINANCIAL SERVICES

Office of Financial Aid
115 Main Building
Notre Dame, IN 46556-5602
Telephone (574) 631-6436
Facsimile (574) 631-6899
finaid@nd.edu
financialaid.nd.edu

Office of Student Employment
115 Main Building
Notre Dame, IN 46556-5602
Telephone (574) 631-6454
Facsimile (574) 631-6899
stdempl@nd.edu
financialaid.nd.edu

Office of Student Accounts
116 Main Building
Notre Dame, IN 46556-5602
Telephone (574) 631-7113
Facsimile (574) 631-7117
stdacct@nd.edu
studentaccounts.nd.edu

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