



**DUQUESNE  
UNIVERSITY**

**OFFICE OF ADMISSIONS**  
DUQUESNE UNIVERSITY  
600 FORBES AVENUE  
PITTSBURGH, PA 15282



Non-Profit Org.  
U.S. Postage  
PAID  
Permit No. 390  
Pittsburgh, PA



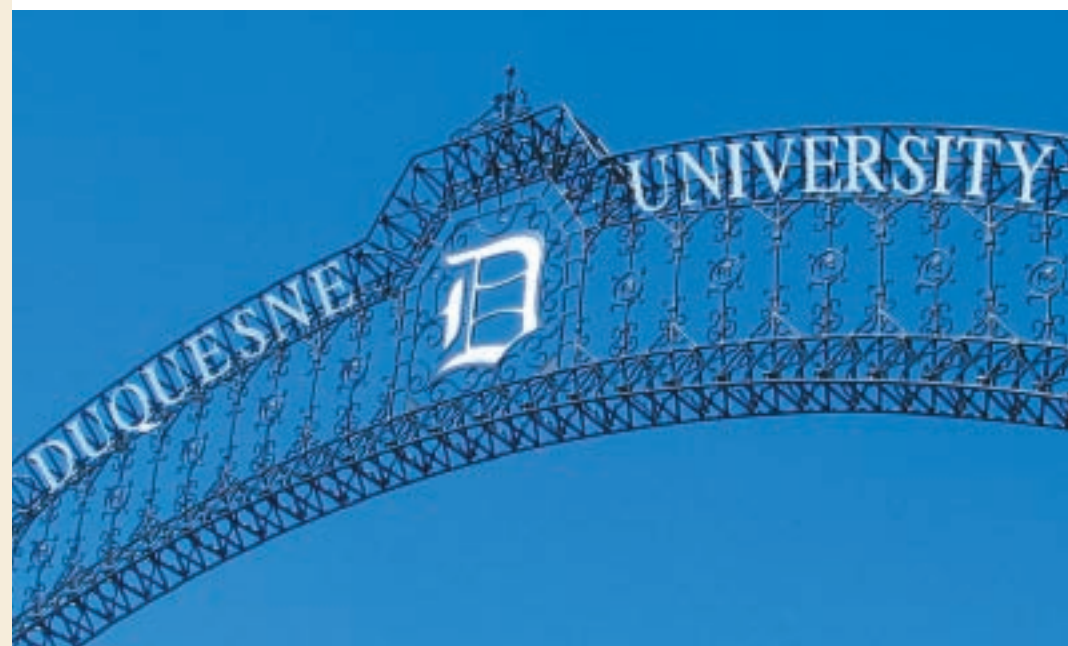
## FINANCING YOUR DUQUESNE UNIVERSITY UNDERGRADUATE EDUCATION

2008 – 09



## TABLE OF CONTENTS

Letter from Duquesne University's President .....	2
Financial Aid Overview .....	3
Key Types of Financial Aid .....	4
Applying for Financial Aid .....	6
Other Options to Consider .....	9
Financial Aid for Transfer Students .....	10
Costs of Attendance at Duquesne University .....	10
Financial Worksheet .....	11
Contact Us .....	12





# A MESSAGE FROM CHARLES DOUGHERTY, DUQUESNE UNIVERSITY PRESIDENT

# FINANCIAL AID AT DUQUESNE UNIVERSITY



Thank you for your interest in Duquesne University. We know this is a very exciting time in your life as you finalize plans to pursue a college education. As a student at Duquesne University, you will have much to look forward to in the form of academics, social relationships and activities, and preparing for your future.

Facing new experiences and new challenges are part of any college education and at Duquesne, you and your family will have support along the way. In today's world, an investment in your college education is potentially the best investment you can make. Still, we recognize the challenges and sacrifices your family must make in order for your educational dreams to become reality.

Please know that there are financial resources and programs available to help make Duquesne University affordable. We hope that you will read this guide and learn about these opportunities and take advantage of them with the understanding that a college education can be affordable when you approach it as a partnership between you, your family, and the University, as well as Federal and State student financial aid programs.

**Duquesne University is a special place.  
We invite you to become a part of our family.**

Charles J. Dougherty, Ph.D.  
President

The rising cost of higher education has gained much media attention in recent years. Students and parents everywhere are continually seeking information and resources to help finance a college education. We hope this booklet will provide you with the information that you need.

### ■ You Are Not Alone

The financial aid process and the task of financing an education are new to many people and like anything new, it can be viewed as a challenge. If there is one "take away" that we would like you to understand in this information booklet, it is that you are not alone in this process. Please know that we are here to assist you in navigating through the process and in identifying sources of education financing.

### ■ A Partnership

Many students and parents must look beyond their own resources to finance a college education. At Duquesne, we view education financing as a partnership between a student, family, the University, federal and state agencies, and other organizations. When all available resources are considered, a private college education is affordable.

### ■ An Investment

A college education can be one of the largest financial commitments anyone can make next to the purchase of a home. Just as a home's value increases over time, the value of a Duquesne education also increases over time from the the first step into the classroom, to graduation day, to success in your profession, to return campus visits as a successful Duquesne graduate. Although the cost of a college education involves a significant financial commitment, you can better appreciate and understand its value when it is viewed as a long-term investment.



# KEY TYPES OF FINANCIAL AID

## ■ Academic-Based Scholarships

**Duquesne University Academic Scholarship** – Award is based exclusively on academic achievement; amount varies based on program of study, cumulative high school GPA and standardized test scores. A 2.50 cumulative QPA is required for renewal.

**Laval Scholarship** – Minority award based exclusively on academic achievement is equal to \$6,500 and requires a 2.50 cumulative QPA for renewal.

## ■ Need-Based Grants

**Federal Pell Grant** – A need-based grant offered by the Federal Government to eligible undergraduate students who complete the FAFSA. In 2008-2009, Pell Grant awards ranged from \$890 to \$4,731.

**Federal Supplemental Education Opportunity Grant (SEOG)** – A need-based grant awarded to students with exceptional financial need.

**Pennsylvania State Grant (PHEAA)** – A need-based grant awarded to eligible Pennsylvania residents who complete the FAFSA and meet the requirements of the PHEAA state grant program. In 2008-2009, the full-time PHEAA Grant ranged from approximately \$500 to \$4,000.

**Other State Grants** – States with reciprocal state grant programs include Ohio, West Virginia, Rhode Island, Massachusetts, Maryland and Connecticut.

**Duquesne University Grants** – A need-based grant offered to full-time undergraduate students who meet need-based eligibility requirements. Minimum 2.00 cumulative QPA required for renewal. In 2008-2009, Duquesne Grant awards ranged from \$200 to \$2,500.

**Duquesne University Endowed Scholarships/Grants** – Endowed awards are given to students who meet the requirements of benefactors who have donated scholarship funds to the University.

## ■ Need-Based Loans

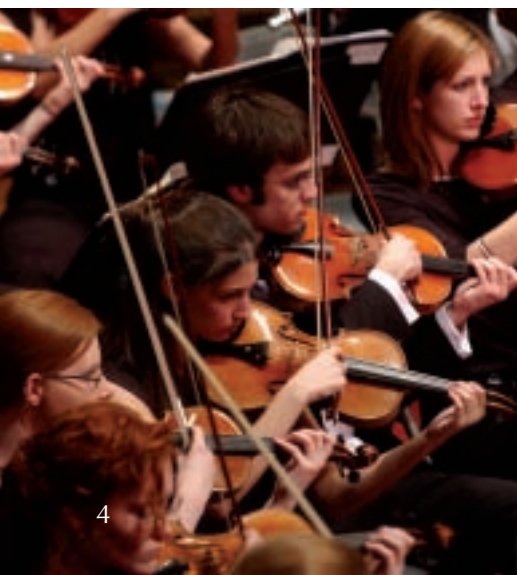
**Federal Perkins Loan** – A need-based loan made possible by the University. The Perkins Loan program requires the student borrower to repay this loan with interest. There is zero interest while the student is enrolled at least half-time in a degree-seeking program and during a 9-month grace period before repayment begins. Interest rate during repayment is 5%, and the repayment period is 10 years. There are no loan fees, and the maximum amount awarded in 2008-2009 is \$1,000. Please note that available Perkins Loan funds are limited. You will automatically be considered for this loan program if you apply for need-based financial aid.

**Nursing Loan** – A need-based loan made by the University to full-time dependent nursing students. This loan carries the same terms as the Federal Perkins Loan described above. The maximum amount for 2008-2009 was \$1,500. You will automatically be considered for the loan program if you apply for need-based financial aid.

**Health Professions Loan** – A need-based loan made by the University to full-time dependent Doctor of Pharmacy students (3rd – 5th year). This loan carries the same terms as the Federal Perkins Loan described above. The maximum amount for 2008-2009 was \$2,500. You will automatically be considered for the loan program if you apply for need-based financial aid.



**Subsidized Federal Stafford Loan** – A need-based loan that is guaranteed by the federal government and requires the student borrower to repay it with interest following enrollment. A “subsidized” loan refers to the interest subsidy paid by the federal government to the lender while the student is enrolled as well as during the 6 month grace period. Interest rates for 2008-2009 are fixed at 6.0%. Loan fees vary depending on the lender and range from 0% to 4%. The principal of the loan is deferred as long as the student is enrolled at least half-time in a degree-seeking program. Current annual borrowing limits: \$3,500 Freshmen; \$4,500 Sophomores; and \$5,500 for Juniors and Seniors. Maximum aggregate borrowing limit is \$31,000 for an undergraduate dependent student.



# HOW TO APPLY FOR FINANCIAL AID

## ■ Academic-Based Scholarships

Duquesne University is pleased to offer academic-based scholarship opportunities to eligible students. As a part of the admissions process, students are evaluated for Academic Scholarships and any eligibility is communicated to them with their acceptance notification.

Prospective students should submit a completed application for admission by **January 10** of their senior year in order to be considered for Academic Scholarships.

- Academic Scholarships are awarded to applicants during the Admissions process.
- Awards are renewable for a maximum of 8 semesters (with the exception of Pharmacy which is 10 semesters).
- Students must maintain a minimum cumulative grade point average for renewal in future years (2.50 GPA for most awards).
- Amount of scholarship is determined at time of Admission and remains constant.



## ■ Need-Based Financial Aid (Grants, Loans, and Student Employment)

In addition to academic-based scholarships, Duquesne University also offers need-based financial aid opportunities (grants, loans, and student employment) to eligible applicants. An annual application is required, as is the timely response to requests for additional information such as verification of taxable and untaxed income. Please note the following procedures to apply for need-based financial aid:

### *Complete the Duquesne Financial Aid Application*

- Available online at [www.financialaid.duq.edu](http://www.financialaid.duq.edu)
- Priority Filing Deadline is May 1\*
- Application is required for Academic Scholarship renewal

### *Complete the Free Application for Federal Student Aid (FAFSA)*

- Available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Duquesne's Federal School Code is 003258
- Apply between January and May 1 for priority aid consideration\*
- Necessary for need-based financial aid

If selected for verification, please respond promptly for requests for additional information

- Failure to respond to requests for additional information can impact eligibility for financial aid opportunities

*\*It is recommended that prospective students apply for need-based financial aid as early as possible after receipt of tax information in January so that a financial aid package can be completed before the May 1 Admission deposit deadline.*





# TRANSFER STUDENT FINANCIAL AID INFORMATION

Transfer students interested in applying for financial aid should follow our standard application procedures and deadlines as outlined on page 6 of this booklet for the academic year beginning in the fall semester. Spring semester transfer students should submit the financial aid application materials by December 1.

In addition, students must update their Free Application for Federal Student Aid (FAFSA) to include Duquesne University (Federal School Code: 003258).

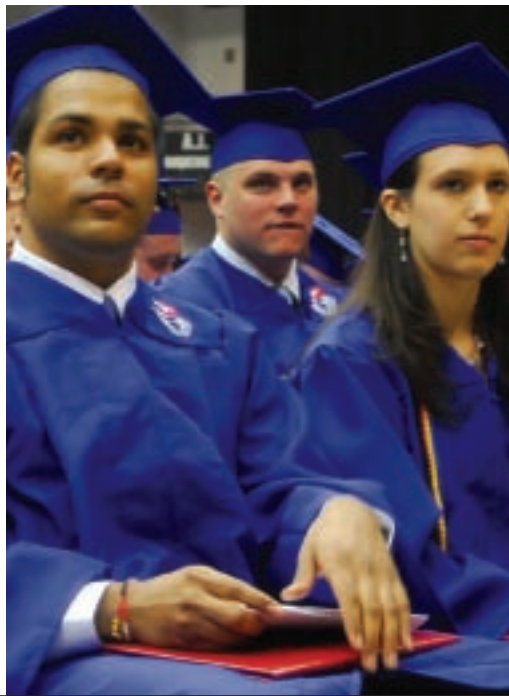
Transfer students are eligible to receive similar financial aid opportunities available to other Duquesne students including academic-based scholarships, need-based financial aid, and non need-based aid opportunities.

## COST OF ATTENDANCE

The following example illustrates the average annual cost of attendance for a Duquesne University student enrolled in our Business, Education, Liberal Arts, Natural/Environmental Science, or Nursing degree programs:

Estimated Cost of Attendance 2008-2009	
Tuition	\$23,470
Fees	2,005
Room and Board	8,888
Personal*	600
Transportation*	550
Books*	1,000
<b>Total</b>	<b>\$36,513</b>

\*Actual costs can vary based upon individual circumstances. Annual increases in the cost of a Duquesne education are anticipated.  
Tuition varies by program:  
Pre-Professional Pharmacy \$25,407;  
Doctor Pharmacy \$32,445;  
Music \$29,080;  
Health Science \$27,356.



# FINANCING WORKSHEET FOR ACADEMIC YEAR

Please use the following worksheet to help estimate the amount of education financing required:

<b>+ Billed costs:</b>	Tuition	_____
	Fees	_____
	Room and Board	_____
<b>TOTAL COSTS:</b>		_____
<b>- Financial Aid:</b>	Academic Scholarship	_____
	Duquesne Grant	_____
	Federal Pell Grant	_____
	State Grant	_____
	Perkins Loan	_____
	Stafford Loan	_____
	Other Aid*	_____
	Enrollment Deposit	_____
<b>TOTAL FINANCIAL AID AND DEPOSITS:</b>		_____
<b>= ESTIMATED BALANCE DUE:</b>		_____

*(This balance can be financed by cash, savings, payment plan, plus loans or alternative loans.)*

*\*Work study does not apply.*

# CONTACT US

For additional information on the financial aid programs and services offered through Duquesne University, please contact us:

## ■ OFFICE OF ADMISSIONS

(Academic Scholarship Questions)  
Administration Building  
600 Forbes Avenue  
Pittsburgh, PA 15282  
Phone: 412-396-6222  
Toll Free: 1-800-456-0590  
E-mail: [admissions@duq.edu](mailto:admissions@duq.edu)  
[www.admissions.duq.edu](http://www.admissions.duq.edu)

## ■ FINANCIAL AID OFFICE

(Need-Based Financial Aid Questions)  
Administration Building  
600 Forbes Avenue  
Pittsburgh, PA 15282  
Phone: 412-396-6607  
Fax: 412-396-5284  
[www.financialaid.duq.edu](http://www.financialaid.duq.edu)

## ■ STUDENT ACCOUNT OFFICE

(Payment Plans and Billing Questions)  
Administration Building  
600 Forbes Avenue  
Pittsburgh, PA 15282  
Phone: 412-396-6585  
Fax: 412-396-5958  
[www.duq.edu/studentaccounts](http://www.duq.edu/studentaccounts)

## ■ NELNET

NELNET Business Solutions  
1425 East Busch Parkway  
Buffalo Grove, IL 60089  
Toll Free: 1-800-609-8056

