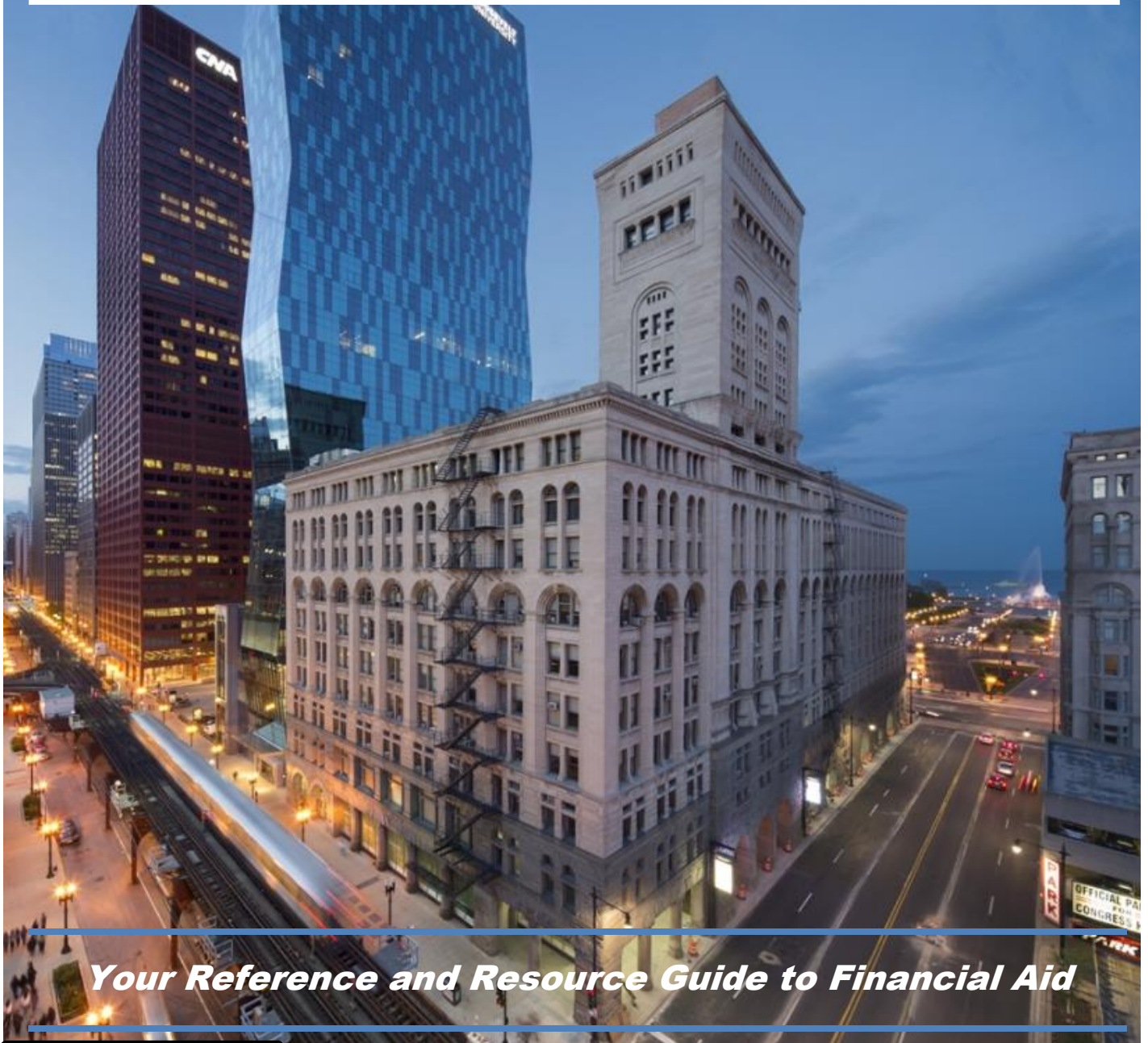


2016-2017

Financial Aid Resource Guide

For All New and Continuing Students Considering or Receiving Financial Aid



Your Reference and Resource Guide to Financial Aid



**ROOSEVELT
UNIVERSITY**

Roosevelt University

Facts at a Glance

- Financial Aid application priority deadline is March 1st for Fall 2016.
- Complete FAFSA online as early as January 1st for Fall 2016.
- File your 2015 Federal Tax return early.
- Our web address is: www.Roosevelt.edu/financialaid
- The Roosevelt University school code is: 001749.
- The deadline for the ISAC MAP Grant is as soon as possible after January 1,

Financial Aid Checklist /Calendar

<input type="checkbox"/> January 1, 2016	File each year as soon as possible after January 1 for the upcoming aid year (fall 16, spring 17, and summer 17). If you have not completed your tax return, you may estimate on the FAFSA and make corrections later. You must reapply each year. Roosevelt University school code is 001749. Enter this number where indicated on the application
<input type="checkbox"/> Feb/March 2016	One to two weeks after filing the FAFSA electronically, a copy of the Student Aid Report (SAR) is sent. If a SAR is not received in a reasonable amount of time, call the Federal Processor at 1-800-433-3243. Review the SAR carefully for errors and make any necessary corrections. IRS Data Retrieval should be used when completing the 1617 FAFSA and a Verification Worksheet may be requested. First time loan borrowers at Roosevelt are required to complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling form online at the Federal Direct Loan website. You can access the link from our website at www.Roosevelt.edu/financialaid .
<input type="checkbox"/> March 1, 2016	Roosevelt University's Priority Deadline. Completing a FAFSA and submitting requested documents early, ensures consideration for all financial aid programs. This is also the deadline for continuing students for consideration of early loan refunds. Most Financial Aid programs require half-time enrollment (6 hours).
<input type="checkbox"/> August 29, 2016	Fall classes begin.
<input type="checkbox"/> October 31, 2016	Deadline to apply for a Fall loan. No Fall Only loans will be processed after this date.
<input type="checkbox"/> November 1, 2016	Register for Spring 2017 classes.
<input type="checkbox"/> January 17, 2017	Spring classes begin.
<input type="checkbox"/> March 2017	Complete a Summer 2017 Roosevelt Financial Aid Summer Loan Questionnaire if you plan to attend the Summer term.
<input type="checkbox"/> March 31, 2017	Deadline to apply for a Spring loan. No Spring Only loans will be processed after this date.
<input type="checkbox"/> June 30, 2017	Deadline to apply for a Summer loan.

You are required to purchase books with your own resources each term.

FINANCIAL AID OFFICE

CHICAGO CAMPUS

425 S. Wabash, Mezzanine
Chicago, Illinois 60605-1594
(866) 421-0935 phone
(313) 341-3545 fax
FAO@Roosevelt.edu
M-TH 9:00 am – 6 pm
F 9:00 am – 3 pm

SCHAUMBURG CAMPUS

1600 N. Roosevelt Boulevard
Schaumburg, Illinois 60173-4348
(866) 421-0935 phone
(313) 341-3545 fax
FAO@Roosevelt.edu
M-TH 9:00 am – 6 pm
F 9:00 am – 3 pm

www.Roosevelt.edu

New Year, New FAFSA

Students and families are encouraged to complete the Free Application for Federal Student Aid (FAFSA) as soon after Jan. 1st as possible for the 2016-2017 academic year. Funding is limited for state of Illinois programs that are awarded on a first-come, first-served basis.

Students who wait too long to apply risk losing funding opportunities. Roosevelt's priority deadline to file the FAFSA and to submit all supporting documentation is **March 1, 2016**.

Helpful Hints:

- Keep local and permanent addresses current.
- Be sure Social Security number is listed correctly on all forms.
- Complete all forms accurately and answer all questions.
- Retain copies of your completed FAFSA. **Some applicants** for federal aid will be required to submit a 2016 Federal IRS Tax Return Transcript to the Financial Aid Office.
- Review the Student Aid Report (SAR) for accuracy once received.
- Use RUACCESS to check financial aid status online.
- Students are expected to come to school each term prepared to pay for their books with their own resources.
- Financial Aid may not cover your full costs, students must work with the Office of

Who should apply & how much can I get?

All degree seeking students whether undergraduate, graduate, or doctoral wishing to be considered for federal, state, and institutional financial aid programs noted here, are required to complete the ROOSEVELT Financial Aid Application Process and meet the minimum requirements for financial aid eligibility. Although funding higher education is the primary responsibility of the family, over 90% of our students receive financial aid to assist them in meeting those costs. Many people do not believe that they qualify for student aid but it is always worth applying, particularly since applying and discussing options with a ROOSEVELT Financial Aid Representative is **Free**.

To be eligible to receive Financial Aid, a student must:

- Be fully admitted in a degree granting program (or Paralegal Studies).
- Maintain Satisfactory Academic Progress (SAP) in his/her course of study.
- Be a U.S. citizen or permanent resident.
- Have a high school diploma or GED.
- Not be in default on any prior student loans or owe repayment on any federal grant programs.
- Have not exceeded annual or aggregate loan borrowing limits.
 - If a student exceeds the loan limits, they will not be eligible for financial assistance until they remedy the overage with their lender and provide ROOSEVELT with an official letter from that agency.
 - Be enrolled at least half-time for most aid programs.
- **Coursework must be applicable toward the degree he/she is seeking.**
 - For undergraduates (UG), only 17 hours of English Language Program (ELP) coursework may be considered **applicable** toward a degree; for graduates (GR), ELP coursework is not acceptable for financial aid consideration.
 - Graduate-level courses taken by undergraduates, and undergraduate-level courses taken by graduate students, are not acceptable for financial aid consideration unless approval is granted by the Financial Aid Office.
- **Coursework taken after a student receives a degree or completes degree requirements are NOT eligible for financial aid.**
- Be registered for Selective Service if male.
- Have not been convicted of crimes involving the possession or distribution of drugs or currently incarcerated.

Roosevelt Student Email

Roosevelt Student Email is the official means of communication at Roosevelt University. An email message regarding University matters sent from an administrative office (i.e. Financial Aid, Student Accounts, Admission, faculty, or staff member) is considered to be an official correspondence and **may be the only form of correspondence students will receive**. Students are responsible for checking their Roosevelt University student email account frequently.

Check your account often. Accounts are given when you are admitted to Roosevelt--a welcome message with login instructions is sent to your personal email address. Mail is provided by Microsoft--your email address is your Windows Live ID. Your initial password is your birthday in the mmddyy format (for example: April 1, 1990 would be 040190).

If you are unable to login to your student email account, please contact the Help Desk, 313-341-4357.

Priority Deadlines

New students are encouraged to apply for financial aid as early as possible after January 1 for the next academic year. Funds are limited and students that wait too long to apply risk losing out on state grants, institutional awards and student employment opportunities.

Continuing students are required to complete the financial aid application process (this includes filing an accurate FAFSA and submitting any additionally required documentation) by March 1st. If a student misses the priority deadline, they risk losing institutional grant awards and/or state grant funding. In addition, students who file after the priority deadline are at risk of finalizing their financial aid after the start of the semester.

How do I apply for Financial Aid?

The *financial aid application process* is simple and is described in full detail on our website.

Please follow the steps below:

1. Complete the **Free Application for Federal Student Aid (FAFSA)**. (Our school code is **001749**). IRS Data Retrieval should be used when completing the FAFSA.
2. Complete a **Direct Loan Master Promissory Note** (MPN) online, if applying for loans. If a Direct Loan was disbursed in the last year, this item may be skipped.
3. Complete a **Direct Loan Entrance Counseling Form** online, if a new borrower.
4. Submit any requested documentation including student/parent/spouse Federal IRS Tax Return Transcript and/or documentation of low-income, verification forms, etc. if requested.
5. Log-on to **RUAccess** to Accept the **Terms and Conditions** and review awards:
 - a) Accept, Decline or Revise Federal Direct Loans
 - b) Accept or Decline Federal Work Study Award

Roosevelt Financial Aid Application Process

The Free Application for Federal Student Aid (FAFSA) should be completed after January 1st for the next academic year. Prospective students do not have to wait to be admitted to Roosevelt to complete the FAFSA. The Financial Aid **priority deadline** for continuing students is March 1st of each year. Remember, for any questions, we are only a click, call or visit away.

If you have not completed your 2015 tax return you can still submit your FAFSA using estimated information, and then correct that information after you file your return. The easiest way to complete or correct your FAFSA with accurate tax information is by using the **IRS Data Retrieval Tool** through **www.fafsa.gov**. In a few simple steps, you may be able to view your tax return information and transfer it directly into your FAFSA.

Once the results of a FAFSA are received, the financial aid package is then created. This package will consist of any scholarships, grants, student employment opportunities and loans that a student may be eligible to receive.

Verification

Roosevelt is required to verify the data you supplied on your FAFSA (Federal Application for Federal Student Aid) in cases where it appears that an error may have been made.

If we need to verify your application, we'll contact you by email or U.S. mail, or notify you in RUAccess, explaining what additional information or documentation is needed.

Please don't send us documents until we request them. This may delay your processing.

Your aid is preliminary until review is complete

Preliminary awards are estimates based upon the data we received from you on the FAFSA and are designed to give you the best available data at the time in order to assist you in planning costs for the award year.

We'll review your FAFSA data once you have sent us all requested documentation. We will correct your FAFSA if indicated and recalculate your Expected Family Contribution (EFC).

Your financial aid may change as a result of review. If aid has already been paid to you, it may be billed back. If your aid changes, we will notify you.

How Eligibility for Need-Based Aid is Determined:

Financial aid programs were created with the idea that the primary responsibility for paying college costs rests with the student and his or her family. Need-based financial aid is available to families who demonstrate need.

The formula used to determine eligibility for need-based aid is:

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \text{Expected Family Contribution (EFC)} \\ & - \text{Other Financial resources (private scholarships, veteran's benefits, etc.)} \\ & = \text{Eligibility for Need-Based Financial Aid} \end{aligned}$$

COST OF ATTENDANCE is the estimated cost of attending Roosevelt University for a full academic year (two semesters--Fall and Spring terms), including estimated amounts for tuition, fees, books, supplies, room and board, plus a modest allowance for personal/miscellaneous expenses.

These components are used to determine the cost of attendance (see chart below):

** Sample**		Full Time			
Cost for Fall/Spring 2016-2017	Dependent		Independent		
	Undergraduate On-Campus	Undergraduate Off-Campus	Undergraduate Off-Campus	Graduate Off-Campus	
Tuition** #:	\$ 28,119	\$ 28,119	\$ 28,119	\$ 18,941	
Loan Fees**	\$ 130	\$ 130	\$ 130	\$ 310	
Room & Board***:	\$ 12,800	\$ 4,700	\$ 9,500	\$ 9,500	
Books & Supplies:	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	
Personal Expenses:	\$ 4,400	\$ 4,400	\$ 7,800	\$ 7,800	
Transportation:	<u>\$ 1,100</u>	<u>\$ 1,100</u>	<u>\$ 1,100</u>	<u>\$ 1,100</u>	
TOTAL ESTIMATED BUDGET	\$ 47,749	\$ 39,649	\$ 47,849	\$ 38,851	

**<http://www.Roosevelt.edu/TuitionAndFees.aspx>

*****NOTE:** The Room and Board figure is estimation only. Please refer to your signed contract and your Student Account bill for actual costs.

#Tuition will vary by program and actual enrollment.

DIRECT COST VS. INDIRECT COST

Direct Costs would include tuition, fees, room and board expenses, if using institutional housing, or in simple terms, funds paid directly to Roosevelt.

Indirect Costs would be other educational expenses such as off-campus housing, books, transportation, and personal miscellaneous costs, which can be expected but are not paid directly to Roosevelt.

EXPECTED FAMILY CONTRIBUTION (EFC)

The **EXPECTED FAMILY CONTRIBUTION (EFC)** is the amount that a student and his/her family is expected to pay toward the cost of attendance. It is derived from an assessment formula that is applied uniformly to all aid applicants and considers the financial information provided on the **Free Application for Federal Student Aid (FAFSA)** as well as other documents filed with the Office of Financial Aid. The EFC is made up of two parts:

- **The Parent Contribution** - an estimated amount, based on parent's income and assets (including cash, checking, savings, and money market accounts; investments and real estate holdings; and business equity), that parents are expected to pay toward college costs for the year. Allowances for living expenses (based on family size), taxes paid, the number of students in college and asset protection for retirement and medical expenses are built into the formula. (Parent's information is only used for Dependent Students.)
- **The Student Contribution** - an estimated amount that he/she (and spouse, if married) is expected to pay toward his/her college costs for the year. It is based on income and a percentage of your savings and other assets.

SCHOLARSHIPS AND OTHER FINANCIAL RESOURCES are funds received from sources outside the family, including private scholarships offered by a school, church, or community; merit scholarships; Roosevelt scholarships and awards from the state; and prepaid tuition plans.

Federal Financial Aid Programs

In order to determine eligibility for any federal financial aid program, students must file a **Free Application for Federal Student Aid (FAFSA)** and have the results sent to Roosevelt. Roosevelt University's school code is **001749**.

The **Federal Pell Grant** is based on exceptional need and awarded to undergraduate students who are U.S. citizens or eligible non-citizens and who have not earned a Bachelor's degree. Students who file the FAFSA are automatically considered for Pell Grants. For 2016-2017, full time awards start at \$650 with a maximum award of \$5,815. For students enrolled less than full time, Pell Grants are reduced. Pell Grant cannot be adjusted due to increased enrollment after the first week of each term. It's important to register early each semester. Additionally, Pell Grant cannot be used at two schools during the same term. **Pell grant eligibility is limited to the equivalent of 12 full time semesters.**

Below is a chart categorizing gender and ethnicity of enrolled Full-time students who received Federal Pell Grant in Fall 2015:

	Fall 2015	
	Female	Male
American Indian	4	3
Asian	78	50
African American	464	181
Caucasian	461	239
Hispanic or Latino	373	185
Native Hawaiian/Pacific Islander	4	1
Two or More Races	50	24
Other/Undeclared/Refused	28	26
TOTAL	1,462	709

The **Federal Supplemental Educational Opportunity Grant (FSEOG)** is available to undergraduate students who demonstrate exceptional need (i.e. Pell Grant recipients with a zero EFC). The maximum FSEOG for full-time study at Roosevelt for this past year was \$1,000. **Funding is limited.**

Types of Loans Offered Under Direct Lending:

The **Direct Subsidized Loan** is **awarded to Undergraduate students** with demonstrated need. Repayment and interest accrual begins six months after the student drops below half-time attendance.

The **Direct Unsubsidized Loan** is available to all eligible students regardless of income. Interest accrues from the date of disbursement, but the extra costs of accrual can be avoided by making regular interest payments while in school.

The **Direct Parent Loan for Undergraduate Students (PLUS)** is a non-need-based loan that parents may borrow on behalf of their dependent undergraduate student. Parents may borrow up to the cost of attendance minus any other aid the student may have. Repayment and interest accrual begins immediately although the parent can contact **Direct Lending** to apply for a deferment to postpone repayment.

Parent eligibility requirements for a Direct PLUS Loan: You must be the student's biological or adoptive parent or the student's stepparent, if the biological or adoptive parent has remarried at the time of application. Your child must be a dependent student who is enrolled at least half-time at a school that participates in the Direct Loan Program. For financial aid purposes, a student is considered "dependent" if he or she is under 24, unmarried, and has no legal dependents at the time the Free Application for Federal Student Aid is submitted. (Exceptions are made for veterans, wards of court, and other special circumstances.) If a student is considered dependent, the income and the assets of the parent have to be reported on the FAFSA.

The **Direct Graduate PLUS Loan** allows Graduate students to borrow under the PLUS loan program up to their cost of attendance minus other estimated financial assistance. The terms and conditions that are applicable to parent PLUS Loans also apply to Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history and repayment beginning on the date of the last disbursement of the loan. You must have applied for the maximum loans under the Direct Unsubsidized Loan Program before applying for a Graduate/Professional PLUS loan. In addition, an online graduate entrance counseling form must be completed.

NOTE: A FAFSA must be completed for all Federal Direct loans. All loan borrowers at Roosevelt must complete entrance counseling online in order to receive any student loan funds. A Direct Loan Master Promissory Note (MPN) online also must be completed in order to receive any student loan funds. Both can be completed at www.studentloans.gov.

Federal Direct Loan Program

All students who successfully submit the Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education (at www.fafsa.gov) are eligible for the federal direct loan program. Federal direct loans are part of the financial aid eligibility determined by evaluation of the FAFSA application. The federal direct loan has two components: subsidized and unsubsidized. Only undergraduate level students are eligible for the subsidized component.

- **Subsidized:** The U.S. Department of Education 'pays' the interest charged on the subsidized loan component as long as the student is enrolled. Interest is applied to the subsidized component during repayment.
- **Unsubsidized:** The student is charged the interest on the loan at the time of disbursement to the student's university account. Interest continues to be applied to the unsubsidized component during repayment.

The awarded loan amounts are determined by grade level, enrollment, cost of attendance, and remaining balance out of aggregate amounts. These factors also determine whether federal loan eligibility is subsidized and/or unsubsidized.

Eligible academic year federal direct loan amounts are based on the following fixed federal limits:

Grade Level	Subsidized	Unsubsidized	Academic Year Total
Undergraduate/Freshman (0 to 29 hours passed*)	\$3,500	\$2,000/Dependent	\$5,500
Undergraduate/Sophomore (30 to 59 hours passed*)	\$4,500	\$2,000/Dependent	\$6,500
Undergraduate/Junior (60 to 89 hours passed*) or Undergraduate/Senior (90 or more hours passed*)	\$5,500	\$2,000/Dependent	\$7,500
Undergraduate/Freshman (0 to 29 hours passed*)	\$3,500	\$6,000/Independent	\$9,500
Undergraduate/Sophomore (30 to 59 hours passed*)	\$4,500	\$6,000/Independent	\$10,500
Undergraduate/Junior (60 to 89 hours passed*) or Undergraduate/Senior (90 or more hours passed*)	\$5,500	\$7,000/Independent	\$12,500
Undergraduate Paralegal Studies/Freshman	\$3,500	\$2,000/Dependent	\$5,500
Undergraduate Paralegal Studies/Sophomore	\$4,500	\$2,000/Dependent	\$6,500
Undergraduate Paralegal Studies/Junior Senior	\$5,500	\$2,000/Dependent	\$7,500
Undergraduate Paralegal Studies/with BA	\$5,500	\$7,000/Independent	\$12,500
Graduate	Not applicable	\$20,500	\$20,500
Doctoral	Not applicable	\$20,500	\$20,500
Doctoral/Clinical Psychology**	Not applicable	Starts at \$20,500	Up to cost of attendance
Doctoral/Pharmacy**	Not applicable	Starts at \$20,500	Up to cost of attendance

**Hours are based on ROOSEVELT passed hours and/or hours transferred from other universities to Roosevelt if applicable.*

*** Student could be eligible up to \$33,000 per year based on a 9 month budget and if Cost of Attendance deems the student eligible. The unsubsidized loan can be pro-rated between \$33,000 to \$37,167 based on all the following: additional enrollment months totaling 10 -12 months within the academic year, required enrollment hours for the term and if Cost of Attendance deems the student eligible. Additional Questions may be directed to the Office of Financial Aid.*

The current interest rate for the subsidized and unsubsidized undergraduate level federal loan components is 4.29%. The current interest rate for the unsubsidized graduate level federal loan component is 5.84%. Interest rates for all federal loans are determined by the U.S. Congress/federal legislation based on U.S. treasury notes, and announced annually on July 1st for the upcoming academic year: Subsidized/Unsubsidized, Parent PLUS and Graduate PLUS.

Federal direct loan borrowers are charged a fee that is a percentage of the total loan amount. The fee is deducted proportionately from each loan disbursement. The current fee for the undergraduate subsidized and unsubsidized loans is 1.068%. Federal student loan fees are determined by the U.S. Congress/federal legislation and announced annually on October 1st for the upcoming academic year.

Enrollment:

Grade Level	Full-Time	Quarter-Time	Half-time	Less than Half-Time
Undergraduate	12 or more	9 to 11	6 to 8	5 or less/Not eligible
Paralegal Certificate/Undergraduate	24hrs	9 to 11	6 to 8	5 or less/Not eligible
Graduate	9 or more	Not applicable	6 to 8	5 or less/Not eligible
Doctoral	6 or more	Not applicable	3 to 5	2 or less/Not eligible
Doctoral/Clinical Psychology	6 or more	Not applicable	3 to 5	2 or less/Not eligible
Doctoral/Clinical Psychology	6 or more	Not applicable	1.5 **	**Unique Circumstances which is noted to us ONLY by the College
Doctoral/Pharmacy	6 or more	Not applicable	3 to 5	2 or less/Not eligible

Cost of Attendance: Financial aid budget determined by direct costs to attend Roosevelt University. This cost includes fixed federal allowances for tuition, on or off campus room and board, institutional fees, federal loan fees, books and supplies, personal expenses and transportation.

Remaining aggregate amounts: Each grade level has a maximum federal / aggregate loan limit that cannot be exceeded. This is the most that can be borrowed and each grade level. Please note that when an undergraduate level student becomes a graduate level student, the combined total of undergraduate and graduate level loans count toward the aggregate limit.

Grade Level	Subsidized	Unsubsidized	Maximum Total
Undergraduate/Dependent	\$23,000	\$8,000	\$31,000
Undergraduate/Independent	\$23,000	\$34,500	\$57,500
Paralegal Studies Certificate w/BA	Not applicable	\$57,500	\$57,500
Graduate/Professional	Not applicable	\$138,500	\$138,500
Doctoral	Not applicable	\$138,500	\$138,500
Doctoral/Clinical Psychology	Not applicable	\$224,000	\$224,000
Doctoral Pharmacy	Not applicable	\$224,000	\$224,000

Students who 'accept' the federal loan(s) awarded must complete the following online requirements at www.studentloans.gov –

- **Loan Counseling/Entrance - You must indicate Roosevelt University as the school where you are currently enrolled.**

Loan Counseling/Entrance is an on-line tutorial that describes the federal loan program and processes, discusses financial literacy including budgeting and managing finances, and introduces repayment information.

- **Master Promissory Note/Subsidized-Unsubsidized – The Master Promissory Note is valid for 10 years from the date it is completed. If you already have an unexpired Master Promissory Note, you do not have to complete this requirement.**

The Master Promissory Note is a binding contract between the student and the U.S. Department of Education detailing that the student understands the federal loans must be repaid. The Master Promissory Note describes the federal loan program and processes, including documentation that will be sent to you about your federal loan each semester that you accept any dollar amount to apply to your enrollment costs. The Master Promissory Note provides full details about loan eligibility, eligible loan amounts, loan interest rates and fees, and borrower rights and responsibilities.

Undergraduate and Graduate/Doctoral students who have not reached their current academic year cost of attendance may be eligible for the federal PLUS loan. Students in the Paralegal Studies Certificate Program, who have already earned a BA degree, are not eligible for the Federal PLUS loan. Federal PLUS loans are credit-reviewed applications that must be processed within a certain loan period. These loans have an expiration date.

The parent of an undergraduate student can apply for the federal Parent PLUS loan. Approval for the federal Parent PLUS loan is based on the credit history of the parent. The application is submitted online at www.studentloans.gov. The application outcome response is immediate. The Office of Financial Aid will be advised about the application status in about 48hrs. The parent must be the applicant on the federal Parent PLUS loan.

There is a required federal Master Promissory Note to be completed by the parent approved for the federal Parent PLUS loan. It should be completed at the time the application is approved. A Parent PLUS loan cannot be disbursed without this document.

If the application is approved, the Office of Financial Aid will apply the eligible or approved amount to the student award, up to the cost of attendance. *If the application is not approved*, the undergraduate student is eligible to request an additional unsubsidized loan amount based on grade level. The additional unsubsidized loan, allowed when a parent is not approved for the Parent PLUS loan, does not count toward an undergraduate student's aggregate federal loan limit.

When the parent PLUS loan application is not approved, dependent Freshman & Sophomore grade level students can increase their unsubsidized loan from \$2,000 up to \$6,000. Dependent Junior & Senior grade level students can increase their unsubsidized loan from \$2,000 to \$7,000. The form "Additional Unsubsidized Loan Request for Dependent Students" must be submitted for review/eligibility. Both the student and the parent applicant must complete and sign this form.

The current federal loan fee applied to the federal Parent PLUS loan is 4.276%. Federal student loan fees are determined by the U.S. Congress/federal legislation and announced annually on October 1st for the upcoming academic year. The current interest rate is 6.31%. Interest rates for all federal loans are determined by the U.S. Congress/federal legislation based on U.S. treasury notes, and announced annually on July 1st for the upcoming academic year: Subsidized/Unsubsidized, Parent PLUS and Graduate PLUS.

Graduate/Doctoral level students can apply for the federal Graduate PLUS loan. Approval for the federal Graduate PLUS loan is based on the credit history of the student. The application is submitted online at www.studentloans.gov. The application outcome response is immediate. The Office of Financial Aid will be advised about the application status in about 3 to 5 business days. The approved amount will be applied to the award, up to the cost of attendance.

Graduate/Doctoral level students approved for the federal Graduate PLUS loan must complete the required *Loan Counseling/Graduate* and *Master Promissory Note/Graduate PLUS* documents. A Graduate PLUS loan cannot be disbursed without these documents.

Parent PLUS loan and Graduate PLUS loan borrowers who are not eligible for these loans based on the review of their own credit history, may be able to have another credit-worthy applicant assist them with application approval as a co-borrower. The credit history of the Endorser will also be reviewed by the U.S. Department of Education. Approved Endorsers are also required to complete a *PLUS loan Master Promissory Note*. Some Parent PLUS loan and Graduate PLUS loan applicants may be required to complete an additional loan counseling requirement when they successfully complete an appeal process. Applicant and Endorser Master Promissory Notes expire after the loan is processed. A new Master Promissory Note is required for subsequent PLUS loans.

The current federal loan fee applied to the federal Graduate PLUS loan is 4.276%. Federal student loan fees are determined by the U.S. Congress/federal legislation and announced annually on October 1st for the upcoming academic year. The current interest rate is 6.31%. Interest rates for all federal loans are determined by the U.S. Congress/federal legislation based on U.S. treasury notes, and announced annually on July 1st for the upcoming academic year: Subsidized/Unsubsidized, Parent PLUS and Graduate PLUS.

The recommended application dates for federal PLUS loans are as follows:

Fall Semester – June 1st through October 31st

Spring Semester – November 1st through March 31st

Summer Semester – March 1st through June 30th

Federal PLUS loans are credit history-reviewed applications with a processing expiration date.

All students who borrow federal loans are required, by law, to complete Loan Counseling/Exit. Exit Counseling discussed details about loan repayment and borrower rights and responsibilities. Repayment of your federal loans is a financial obligation. Exit Counseling is required for the following reasons:

- Student graduates/completes an RU degree program. This applies whether or not the student intends to continue on to another degree program.
- Student is no longer enrolled at least half-time according to the current grade level. For example, half-time for an undergraduate student is 6 degree credit hours. For examples, half-time for a doctoral student is 3 degree credit hours.
- Student is no longer enrolled. All courses have been dropped or the student did not enroll for an active term.

It is very important to keep track of your federal loan borrowing to be sure that you only borrow what you need, and to monitor the use of your federal loan eligibility so that you do not run out of the fixed limits before you complete your degree program. The Office of Financial Aid has launched a campaign that assists students with understanding how money works. All Roosevelt University students should understand personal finance to be able to analyze financial choices and make informed and calculated decisions. Through a series of workshops student can learn budgeting skills, managing savings, handling credit cards and planning information before loan repayment begins. Notices about these workshops are posted and announced by the Office of Financial Aid each semester during the academic year. Advising students about how to keep track of federal loan borrowing is important for two main reasons: (1) the federal loan program has fixed loan amounts with aggregate limits, and (2) you must repay all funds borrowed. Your student loan borrowing history is presented on your annual FAFSA application outcome (Student Aid Report/SAR) and on the federal website www.studentloans.gov (select "Tools and Resources" and then select "My Financial Aid History"). Students are encouraged to meet with an Office of Financial Aid Counselor for discussion about any aspect of their federal borrowing options and federal loan history.

Accepted federal loan funds are paid directly to your student account by the U.S. Department of Education. You will receive an RU email that lets you know the payment has been made to your account. The RU email will also discuss that you have 14 calendar days to make any changes to the loan payment. Changes to your loan can be made by submitting the form "Loan Change Request" that is available in the "Forms" section of the Office of Financial Aid web pages. You can submit the form in person (the Office of Financial Aid is located on the mezzanine floor of the Wabash Building/1M16, by fax (to 312-341-3545) or by email to finaidforms@roosevelt.edu.

Federal Work Study (FWS)

The objective of the Federal Work-Study Program is to offer part-time employment opportunities for eligible students to help meet educational costs while providing an opportunity to gain valuable work experience. Students not eligible for FWS are advised to contact the Career Services Department for assistance locating other part-time employment opportunities.

The financial aid file will need to be processed and registration in place before students can apply for a FWS position for any semester. Students new to the FWS Program will need to present an original social security card, or birth certificate, along with a valid state driver's license, or identification card to confirm eligibility.

Students usually work up to 17 hours per week and are paid every two weeks. Information regarding jobs for 2016-2017 can be viewed online in late August at <http://www.Roosevelt.edu/Career/Employment.aspx>.

State Programs

Several student assistance programs are available through the Illinois Student Assistance Commission (ISAC). To be considered for the following programs a FAFSA must be completed:

NOTE: Please review the following web link regarding the Rights & Responsibilities of the Monetary Award Program (MAP) at <http://www.isac.org/dotAsset/aa0d3ea3-ff94-4bd1-948e-6ebe78368288.pdf>
<http://www.isac.org/isac-gift-assistance-programs/map/map-award-announcements>

- The **Monetary Award Program (MAP)** is a need based grant program offered to undergraduate Illinois residents pursuing their first bachelor's degree. This grant can be used toward tuition and mandatory fees only. The maximum MAP award for the 2016-2017 academic year is \$4720.

By applying for financial aid and agreeing to share that information with the Illinois Student Assistance Commission (ISAC) you have been considered for the State of Illinois (IL) Monetary Award Program (MAP) Grant. If you were determined to meet the eligibility criteria for the MAP grant, an award is included on this award letter. This award may be an estimate made by the financial aid office and, if so, is identified as a "State of IL MAP Grant (Est)". MAP grants are limited based on the number of applicants and funding levels appropriated by the Illinois General Assembly. Please be aware that in light of state funding constraints, reductions to estimated or actual MAP grants are possible.

Eligibility for a MAP grant is tracked by the equivalent number of semester credit hours of MAP benefits paid on your behalf. This is called MAP Paid Credit Hours. Payment for each term is being made according to the equivalent number of credit hours eligible for MAP payment, with a minimum of 3 and a maximum of 15 MAP Paid Credit Hours.

There is a limit on the number of MAP Paid Credit Hours that can be paid while you are classified by your school as a freshman and sophomore. This limit is the equivalent of 75 MAP Paid Credit Hours. If this maximum is reached, you must attain junior status for your MAP grant eligibility to resume. The maximum number of MAP Paid Credit Hours that can be received is capped at 135.

If a State of IL MAP Grant (Est) is not included in your award letter, you are not eligible for the grant at Roosevelt University.

One of the items below can be used for proof of residency:

- 2015 Illinois Income Tax Return
 - Illinois Driver's License or ID card
 - Utility Bill
 - Lease or Mortgage agreement
 - Illinois property tax bill
 - Illinois Auto Registration Card
 - Statement of Benefits history from the Illinois Department of Public Aid
 - Statement of Benefits from the Illinois Department of Employment Securities
 - Statement of benefits from Social Security Administration
 - Voter's registration card with a date of issue
- for 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015
prior to August 2015**

The amount of the award could increase or decrease throughout the academic year based on state funding.

Illinois State Special Grants/Scholarships: Please visit <http://www.isac.org/student> for additional funding options.

NOTE: Documentation of Illinois residency is required.

Roosevelt Assistance

Undergraduate Scholarships reward full-time applicant's prior academic achievements and/or talents. These scholarships do not require additional applications and are offered prior to admission. New, full-time, undergraduate students can get an on-line estimate of their scholarship eligibility. Awards based upon full time enrollment, residency (living on-campus vs. living off-campus), ACT score and GPA. If the status in any one of the above areas changes, the award can change significantly or be completely rescinded (in the case of less than full-time enrollment or Roosevelt GPA drops below 2.0). Please read the terms and conditions of the award very carefully. Chicago College of Performing Arts, international and graduate students and those in a discounted program are not eligible for the award.

Undergraduate Grants are awarded to full-time undergraduate students based on "need" and availability. Applicants must complete the Free Application for Federal Student Aid (FAFSA) for consideration. New, full-time, undergraduate students can get an on-line estimate of their grant eligibility via the Roosevelt Net Price Calculator. Awards are based upon full time enrollment, residency (living on-campus vs. living off-campus), and "need". If the status in any one of these areas changes, the award can change significantly or be completely rescinded (in the case of less than full-time enrollment or Roosevelt GPA drops below 2.0). Please read the terms and conditions of the award very carefully. Chicago College of Performing Arts, international and graduate students and those in a discounted program are not eligible for the award.

Roosevelt Tuition Remission Policy for employees or their dependents.

Students receiving tuition remission are not eligible to receive any Roosevelt scholarships or grants.

Chicago College of Performing Arts Scholarships are for students majoring in Music Performance, Music Education, Music Composition, Musical Theatre and Acting (i.e. all Chicago College of Performing Arts Applicants). Scholarships are awarded based on three criteria: strength of the audition needs of the college, and financial need of the student, in that order. ONLY the college will award these scholarships; while no additional paperwork is needed to qualify for a scholarship, a student **MUST** pass an audition in order to be admitted to the college and be considered for a scholarship.

Graduate Scholarships The Graduate Scholarship Application process is very competitive and is only awarded in the Fall and Spring terms. Recipients typically have an undergraduate GPA of 3.8 or higher. Scholarship awards range from \$2000 – \$3000 per year, based on enrollment. Students who believe they may be eligible may contact the Office of Graduate Admission via the toll-free number (1-877-APPLY ROOSEVELT) for more details, or simply submit the combined application for Graduate Scholarship and Assistantship. Awards may continue after the published priority deadlines contingent on funding available. New graduate students are the first priority. The application priority deadline for Fall is March 1st and for Spring is October 17th.

Graduate Assistantships are awards that permit students to help finance their education while gaining valuable work or research experience. Graduate assistants at Roosevelt do not teach classes but rather perform research or other relevant duties up to 20 hours per week during the regular semester. An assistantship provides a stipend for the fall and spring semesters and tuition for up to 18 semester hours for the same period. However, these 18 semester hours must be courses that apply to the master's degree. *These awards cannot cover undergraduate prerequisites, English Language Program classes, or courses unrelated to the degree. Recipients are not eligible for Graduate Scholarship awards.*

Graduate assistants are selected by the individual graduate programs with the approval of the Office of the Graduate Dean. To apply, contact the director or adviser of the graduate program in which enrolled. To qualify, fulfill the admission requirements for a graduate program as a regular, degree-seeking student. GPA and other criteria for selection may vary from program to program.

Assistantships are awarded for the fall and spring semesters. The application deadline is March 1st for the academic year. While some graduate programs may consider applications received later, priority is always given to those who apply by the deadline. Once the funds are expended, no more applications can be considered.

Graduate assistants may reapply for renewal of their assistantship. If the assistantship is not renewed, they may apply for a renewal partial scholarship and only for the courses required to complete the degree (maximum 36 credits).

Policy for Private Outside Scholarships

Students are encouraged to seek assistance from outside resources. Students receiving aid are required to report all outside assistance to the Financial Aid Office. The receipt of outside assistance, (e.g. private scholarships, employer tuition reimbursement, alternative loans, high school awards, etc.) may require an adjustment to the original aid offered when the additional assistance provides the student with total funds in excess of calculated federal eligibility.

Financial Aid will do everything within its power to maximize the amount of assistance students are entitled to receive and will reduce aid only when absolutely necessary. We will attempt to reduce aid in the following fashion:

- Loans
- Institutional awards
- Scholarships/Grants
- Outside sources

Students receiving outside sources of assistance are advised to notify the Financial Aid Office of their awards. Student aid, including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded aid by the Financial Aid Office and receives an outside award, an adjustment to the original award letter may be necessary. Unless specifically stated from the agency/company or foundation that the scholarship can only be applied toward tuition, the Financial Aid Office will consider on-campus charges and books in addition to tuition and fees.

If a student's private scholarship check is sent to the university, it will be directly applied to their university student account, **one-half in the Fall term and one-half in the Spring term**, unless otherwise specified by the scholarship sponsor. Payments are usually processed within two weeks.

If the scholarship check is sent directly to the student, but it is made out to the university, submit the check to the Financial Aid Office for processing. If the scholarship check is sent directly to the student, and it is made co-payable to him/her and the university, endorse the check and submit it to Financial Aid Office. If the check is sent to the student and made payable to the student, it is his/her responsibility to report this resource to the Financial Aid Office and to apply any funds necessary to your university student account.

Private Loan Programs

These are loans offered through private lenders that are meant to provide additional educational funding only after a student and his/her family have exhausted all other sources of funding such as Federal and State aid. Roosevelt University does not maintain a list of private loan sources, so students are encouraged to research all available loan option before borrowing.

These loans are not guaranteed by the Federal government and often carry high interest rates and origination fees. All loans require credit checks and most will require a co-signer if the borrower has little or no credit history. Families interested in alternative loans should also note that alternative loans **cannot** be consolidated with federal loans.

NOTE: An email stating the private loan application was approved; along with a completed *Additional Loan Request* must be received in the Financial Aid Office 30 days prior to the end of the current term.

Veterans Benefits

If students believe **they may** be eligible to receive Veterans Educational Benefits, please contact the Veterans Administration to confirm eligibility. Eligible veterans, eligible dependents of a veteran and eligible active duty personnel must communicate directly with the Regional VA office to receive educational benefits. Once the VA has confirmed eligibility, the veteran will receive the certificate of eligibility. A copy of the certificate of eligibility should then be submitted to the Veterans Office.

If students do receive these benefits, it will impact the amount of other student aid he/she may receive. If students are utilizing VA educational benefits for the first time he/she must complete an Application for VA benefits (form #22-1990). If they have used VA benefits previously at other institutions, he/she must complete a Request for Change of Program or Place of Training Form (form #22-1995). These forms can be found online at <http://www.va.gov/>. In addition to one of the above-mentioned forms, they are required to submit a copy of the DD216 to the Veterans Office.

NOTE: The Illinois Veteran Grant cannot be used at Roosevelt University.

Often Asked Questions

How am I notified of what and how much I am eligible to receive?

Roosevelt students have access to our secured website ([RUAccess](#)) where all records can be viewed. The most up to date information on a financial aid application and offers are available online. From RUAccess, a student will be able to print a Financial Aid Award Notification Letter, as well as subsequent letters anytime an award has changed.

A student may accept, reduce or decline the offered loan amounts. If he/she has submitted all required paperwork, he/she needs to do nothing more. Financial Aid is disbursed just prior to the start of each term if **ALL** requirements are met.

Please note that award notices are **estimates** and are based upon information reported on the FAFSA application and current standings at the university, (i.e. Admissions, other departments). If a student receives additional awards or there are **changes in the above, your awards may be adjusted and/or rescinded accordingly**. It is always a wise practice to monitor awards online.

If Financial Aid does not cover your full cost, you can work with the Office of Student Accounts on their [Payment Plan Options](#).

What is Verification?

Verification is intended to improve the accuracy of the information submitted on the FAFSA. The college financial aid office may not process requests for professional judgment or disburse federal student aid until the verification process is complete. During verification, the college financial aid administrator will ask the applicant to supply copies of documentation, such as IRS Tax Return Transcripts, W-2 statements and 1099 forms, to verify the data that was submitted on the [Free Application for Federal Student Aid \(FAFSA\)](#). If an applicant uses the [IRS Data Retrieval Tool](#) to transfer federal income tax return data to the FAFSA without modification, the unmodified data elements will not be subject to verification.

NOTE: Accordingly, applicants who use the IRS Data Retrieval Tool are less likely to be selected for verification.

How are funds applied to my account?

Grants, scholarships, and loans administered by the Office of Financial Aid are applied directly to the university student account to pay charges for tuition, fees, and other university charges. Financial aid awarded for a specific term will only pay for charges toward that term.

Students whose financial aid exceeds the charges on their university student account will receive a refund, which can be used to pay other educationally related expenses. If a parent is borrowing through the federal PLUS Loan program, the parent should review the disbursement information on the PLUS Loan application. Higher One processes all student refunds for Roosevelt University. Students may go online to www.RefundSelection.com and select a refund choice. If a student has not received a card or may have misplaced it, they will need to contact the [Office of Student Accounts](#) for assistance.

NOTE: By **NOT** cashing or using the refund it will not cancel any loans a student has been awarded. To cancel a loan, students must notify the Financial Aid Office and the Office of Student Accounts in writing, expressing they are not interested in a loan and the amount that should be returned within 16 days of the funds being disbursed.

Students whose financial aid does not cover the bill for the term should make payment arrangements with the Office of Student Accounts.

How are loan funds disbursed to students in the Paralegal Studies Certificate Program?

Paralegal students will have loans credited to their account in multiple disbursements during the semester. It is important for students enrolled in this program to understand that **the student is expected** to be prepared to purchase their own books at the start of each semester and not rely on a refund until sometime in the middle of the semester.

Can I receive more than the tuition charges to help pay for books and personal expenses?

Students at Roosevelt are expected to come to school each semester **prepared to purchase books from their own resources**. If loans are borrowed and exceed the charges at Roosevelt, a refund will be issued directly to the student. Those funds can then be used for those designated educational related expenses noted above. Students can visit the Office of Student Accounts' website regarding [how refunds are issued](#).

If I am eligible for a loan refund, when can I expect it?

Full-year (Fall/Spring) financial aid awards are disbursed in equal amounts each semester and applied directly to a student's account. Students should complete their Financial Aid File as early as possible and enroll during the early registration period in order to receive refunds as early as possible. [Loan refunds](#) are processed by the **Office of Student Accounts**.

Before each disbursement, eligibility is re-evaluated. Decreasing the number of hours taken in a term or withdrawing from all classes are the major reasons students lose eligibility for aid after it has been awarded.

***NOTE:** Students taking online courses, funds are disbursed closer to the start of the term. An email notification will be sent to a student's ROOSEVELT email account when loan funds are disbursed.*

Sample 2016–2017 Estimated Award Notification for an Undergraduate Student

These awards are based on **full-time enrollment** and on-campus housing arrangements.

Direct Costs – Estimated Charges from the University:	
Direct costs are charged directly by Roosevelt University and include tuition, fees, and room and board for on-campus housing. In addition to the direct costs listed here, you should also consider indirect costs you may incur. The costs listed here are an estimate of the Direct Costs; your bill/e-bill will reflect the actual charges. Please see below for more information about your indirect costs.	Tuition and Fees \$28,119
	Room and Board \$12,800
	Total Direct Costs \$40,919
Your Estimated Scholarship and Grant Eligibility:	
Grants and scholarships are considered gift aid, which does not require repayment. This may include awards from federal and state programs, as well as institutional grants/scholarships and outside scholarships. You must reapply each year to receive federal, state, and institutional grants.	Institutional Aid
	Roosevelt University Scholarship \$7,000
	Roosevelt Housing Award \$2,000
	Roosevelt Grant \$4,240
	Federal Aid
	Federal Pell Grant (Estimated) \$5,815
	Federal SEOG Grant \$1,000
	Outside Scholarships
	Private Scholarship \$0,000
	Total Scholarships and Grants \$20,055
Estimated Amount Due After Scholarships and Grants:	
This is calculated as the estimated direct costs minus total scholarships and grants.	Amount Due Before Loans \$20,864
Your Estimated Eligibility for Student Loans:	
Federal loan programs typically have the most attractive interest rates and repayment terms. If applicable, consider federal loans as a first resort to fund your education. The total amount of federal loans you may borrow will depend on your academic grade level.	Student Loans
	Federal Direct Subsidized Loan \$3,500
	Federal Direct Unsubsidized Loan \$2,000
	Total from Federal Student Loans \$5,500

Your Estimated Out-of-Pocket Cost:

Your out-of-pocket costs can be funded using a variety of sources: Federal PLUS Loans, Roosevelt’s Tuition Pay plan or student employment earnings (more information on each is included in this packet). In addition to the costs listed here, you should also budget for indirect costs such as room and board for commuter students, books, supplies, transportation costs and personal expenses. Your estimated indirect costs are \$7,175.

\$15,364

Additional Education Resources:

Federal Work-Study

3,500

Important Notes About these awards

The figures shown for your cost of attendance and financial aid awards are estimates and are subject to change. Your final award package information will be determined based on actual enrollment and housing arrangements and a full review of your financial aid eligibility, including verification of the accuracy of the information you provided on your Free Application for Federal Student Aid (FAFSA). Revised financial aid award notifications will be sent to your Roosevelt email account. Please be sure to check your account regularly. Please visit roosevelt.edu and click on RU Access to review the Terms and Conditions for your awards and to review those awards online.

Your Bottom Line Worksheet

To determine the resources you will need to pay your bills for the entire school year, we recommend you use the worksheet below. By doing this activity based on the entire school year, rather than per semester, so you can make financial arrangements once and be done for the year.

Bottom Line Use a combination of your bill/e-bill and the estimates to the left to fill in these values. <i>* If you haven't received a bill/e-bill, you can use the Total Direct Costs on the previous page as an estimate.</i>	1. Total Direct Cost – Tuition, fees, and on campus housing. Use the Direct Costs from your bill/e-bill.*	1.	
	2. Total Financial Aid – The total of scholarships, grants, and loans. Seen on the previous page.	2.	
	3. Your Bottom Line – The amount remaining after financial aid is paid toward your Roosevelt University charges. Subtract line 2 from line 1.	3.	
Financing Options You should determine your strategy to pay the Bottom Line by utilizing all possible financing options. You can combine options, so it isn't necessary to choose only one. To learn more about additional Financing Options, view page 5 of this workbook.	4. Option 1: Cash, Check, Credit Payments	4.	
	5. Option 2: TuitionPay Payment Plan (see roosevelt.edu/StudentAccounts/PaymentPlans for more information)	5.	
	6. Option 3: Loans – These are credit-based and most have fees assessed at each disbursement.		
	6a. Federal PLUS Loans	6a.	
	6b. Private Educational Loans	6b.	
	6c. Other Loans (Home Equity, 401k)	6c.	
	7. Option 4: Other Payments (such as payments made by a grandparent)	7.	
	8. Total Financing Options – Add lines 4, 5, 6 (a, b, c) and 7.	8.	
Remaining Cost This is the amount you owe to Roosevelt University.	9. Your Bottom Line – Insert value from line 3.	9.	
	10. Total Financing Options – Insert value from line 8.	10.	
	11. Your Remaining Balance – Subtract line 10 from line 9.	11.	

Applying for SUMMER 2017 Financial Aid

The summer term is at the end of our academic and financial aid award year; eligibility for summer financial aid may be **limited**. Summer is comprised of several mini-sessions, financial aid will not be disbursed and final eligibility **will not be determined until the last session** in which enrollment begins.

Financial Aid options for Summer consist of:

1. Federal Student Loans
2. Federal Pell Grant – Only if the maximum award was not used in the 2016-2017 award year.
3. Private Loans

NOTE: Continuing or transfer students who received federal funds within the last 9 months will have a **limited** amount of funding available.

Understanding the Summer Financial Aid Process:

2. The deadline to complete all Summer Financial Aid requirements is June 30.
3. Non-Degree Seeking, Student-At-Large, Summer-Only and Incarcerated students are not eligible for financial assistance.
4. Loan funds are disbursed during the last session in which students have enrolled for the term and eligibility for aid will be re-evaluated at that time.
5. Dropping below half-time (6 hours) will cause students to lose federal loan eligibility.
6. Students must use their own resources to purchase books.

Required Forms:

1. The 2016/2017 **FAFSA - Free Application for Federal Student Aid**
2. Complete a **Roosevelt University Summer Loan Questionnaire**.
3. A **Direct Loan Master Promissory Note (MPN)** and **Entrance Loan Counseling Form** (only if a first time Roosevelt borrower and interested in Direct Loans or a graduate student applying for a Graduate Plus loan).

Books and Supplies

Books and supplies typically cost \$100 – \$200 per class. Some subjects require books that are more expensive. Students are expected to be prepared to purchase their own books using their own resources. Our campus bookstore will assist students in locating and determining the exact cost of their texts once they have decided which classes they are planning to take each term.

Pell Grant recipients must complete their file by August 1, 2016 for Fall and by December 2, 2016 for Spring to ensure that the financial aid will credit prior to the start of the term so that excess financial aid is available for purchasing books and supplies.

Student Financial Aid Rights and Responsibilities

Students have the responsibility to:

- Complete all financial aid applications accurately and on time, provide all documentation as requested by the Financial Aid Office and notify the office of any changes.
- Comply with Financial Aid deadlines.
- Read, understand and keep copies of all forms asked to sign.
- Complete an entrance counseling form before any loan funds are disbursed.
- Attend and/or participate in all classes enrolled for.
- Complete an exit form online before leaving school or if reducing enrollment below half-time status.
- Repay student loans.
- Perform the work agreed upon in a Federal Work Study (FWS) job.
- Understand Satisfactory Academic Progress (SAP) and monitor progress according to those standards.
- Read all university policies regarding withdrawal from classes and the financial implications.
- Ask questions when in doubt about any of the financial aid information received.
- Read, understand and agree to the **Financial Aid Certifications Statement** and the **Terms and Conditions** of the awards before funds will be disbursed.

Students have the right to:

- Know the total costs of attending Roosevelt University, both direct and indirect expenses and the institution’s policy on refunds if he/she withdraws.
- Know the financial aid available and the procedures and deadlines for applying for these programs.
- Know how financial need and family contribution are determined.
- Ask for recalculation if special circumstances should be considered.
- Know the interest rate on any student loans, the total amount to repay, the beginning date and length of time for repayment and cancellation or deferment policies.
- Know the hours, duties, pay rate and how and when he/she will be paid for a Federal Work Study (FWS) position.
- Know how satisfactory academic progress is determined.

Disclaimers:

Below are important policies that govern how Federal Financial Aid is determined at Roosevelt University. Please become familiar with these policies to assure Federal Aid will be processed in a timely manner.

- Federal Return of Title IV Funds Policy**
- Financial Aid Satisfactory Academic Progress Policy**
- Financial Aid Certification Statements**
- Important Dates and Deadlines**

***NOTE:** The above items are covered within this guide or located on our website.*

Withdrawing From Classes

If students withdraw or stop attending from any or all classes, they are required to complete an official Change of Registration Form to officially withdraw with the Registrar’s Office. They should also contact the Financial Aid Office when withdrawing to understand how financial aid will be reduced or cancelled.

Refund and Repayment Policy

There are two (2) refund policies: Institutional and Federal. Detailed below are the refund and repayment policies for Roosevelt University.

Institutional Refund Policy – Full Semester: 17 weeks

1 st week of class	100%
2 nd week of class	75%
3 rd week of class	50%
4 th week of class	25%
After 5 th week	No Adjustment

For all other sessions, refer to the credit refund schedule at <http://www.Roosevelt.edu/Registrar/ImportantDates.aspx>.

***NOTE:** Financial Aid payments are based on class attendance for the entire term. Withdrawing from any or all classes will cause a reduction in aid and/or a loss of future aid eligibility. (See SAP Policy) Students may owe a bill as a result. Contact the Financial Aid Office before dropping a class.*

Federal Return of Title IV Refund Policy

The Federal Refund Policy is applicable to any students that receive federal financial aid funds who **withdraw or stop attending** completely on or before 60 percent of time has elapsed during the period of enrollment for which the student has been charged. A calculation would be performed to determine the amount of unearned aid that must be returned to Title IV programs.

To determine the amount of Title IV aid for which the student is eligible, Roosevelt will use the student's withdrawal date, the amount of aid the student was originally offered, the number of days that comprise the payment period and the number of days the student completed in the payment period.

In any term that you receive all failing grades (grade of "F") you will be asked to verify your attendance. If all of your instructors indicate that you never attended the classes in which you received failing grades - your financial aid will be cancelled and returned to the appropriate source of that aid (if you received a financial aid refund for that term - you will owe the university the full balance of that refund and will not be able to attend in subsequent terms until that balance is paid in full). **In any term which you received all failing grades** and all of your instructors indicate that you stopped attending classes prior to 61% of the term's completion, a Title IV Returns calculation will be performed to determine the amount of financial aid that needs to be returned to the federal, state, or other sources from which they were received. This too could result in you owing a balance to the university.

The calculation will be performed using the number of days completed, divided by the number of days comprising the payment period to determine the percentage earned. The percentage earned, subtracted from 100 percent, will be the percentage of unearned aid that must be returned to the Title IV program.

The amount of unearned aid will be returned to the Title IV programs in the following order:

1. Direct Unsubsidized Loan
2. Direct Subsidized Loan
3. Direct PLUS or Grad Plus Loan
4. Federal Pell Grant
5. Federal SEOG
6. Other Title IV Funds

As a result of returning unearned aid, students may owe a balance due to Roosevelt University. Withdrawing from classes not only results in adjustment of current aid, but may also affect a student's eligibility for future aid.

Satisfactory Academic Progress Policy

One of the conditions to maintain eligibility for financial aid (federal, state, and institutional scholarships, grants, loans, and work) is to meet the requirements of Satisfactory Academic Progress as defined by the *federal government*. This assessment of your academic record measures your progress towards earning a degree. It is calculated differently from your academic standing (see your Academic Advisor for how your academic standing is calculated).

Components to the Satisfactory Academic Progress Policy

1. You must complete 67% of all of the Roosevelt University (ROOSEVELT) hours you register for/attempt towards your degree, earning grades of "A", "B", "C", "D", and "P" (completion ratio). Grades of "F", "IP", "I", "Z", and "W" do not count. **Repeated courses** count towards hours attempted and count in passed hours when a passing grade is received. You may receive aid for only ONE repeat of a previously passed class. **Remedial and ELP courses** are counted in hours attempted and counted in hours passed when a passing grade is received.
2. You must maintain an overall cumulative ROOSEVELT grade point average of 2.0 or higher. Remedial and ELP courses are included in the grade point average calculation. When repeating a class, the highest grade is used in calculating your grade point average.
3. All periods of enrollment are included in these calculations whether or not you received financial aid during those periods. Transfer credits are included in the maximum time-frame calculation.

Monitoring Progress:

Your progress will be assessed at the end of each term.

Financial Aid Warning:

You will be placed on financial aid warning in your next term of enrollment if you do not meet component #1 and/or component #2 above. You will be notified of this status via your Roosevelt email address. You can only receive aid for one semester under this warning status. Financial aid warning lasts until the next time your progress is assessed (at the end of the next term). You will continue to be eligible for financial aid while on financial aid warning.

Financial Aid Termination:

Eligibility for future financial aid will be ended if your cumulative record does not reflect a minimum 67% completion ratio and a minimum cumulative 2.0 ROOSEVELT grade point average the first time your record is assessed after your financial aid warning term. Eligibility for future aid will also be ended if you fail to meet the terms of your Satisfactory Academic Progress Academic Plan and/or earn zero hours during any given term of enrollment (a term of all grades of "W", "F", "I", or "IP" or any combination of these grades).

In any term that you receive all failing grades (grade of "F") you will be asked to verify your attendance. If all of your instructors indicate that you never attended the classes in which you received failing grades - your financial aid will be cancelled and returned to the appropriate source of that aid (if you received a financial aid refund for that term - you will owe the university the full balance of that refund and will not be able to attend in subsequent terms until that balance is paid in full). **In any term which you received all failing grades** and all of your instructors indicate that you stopped attending classes prior to 61% of the term's completion, a Title IV Returns calculation will be performed to determine the amount of financial aid that needs to be returned to the federal, state, or other sources from which they were received. This too could result in you owing a balance to the university.

Note: Even though you have been terminated for financial aid by federal policy, as long as you remain in good academic standing with the university, you may still be eligible to continue to attend Roosevelt at your own expense (see your Academic Advisor). You may also attend another college or university while trying to bring your record back into compliance with the Satisfactory Academic Progress standards.

Maximum Time Frame:

Financial aid eligibility ends when you have attempted 180 total semester credit hours as an undergraduate student (155 for the Bachelor of Professional or General Studies) and 54 as a graduate student whether or not you have been on financial aid warning. The maximum time-frame to receive financial aid is 170% of the total hours required to earn the degree in which you are enrolled. Hours that are transferred in and accepted towards your degree count towards this calculation.

If you **earn** 0 hours in any given term in which you are enrolled, financial aid eligibility ends immediately whether or not you have been on financial aid warning.

Changing Majors/Second Majors:

Students who have lost their financial aid eligibility due to any of the SAP components noted above and have changed majors may be considered for financial aid by completing the SAP Appeal Form. Students who have lost financial aid eligibility, due to exceeding the maximum time-frame limit noted above, and have changed majors or returned to seek another degree may also be considered for financial aid eligibility by completing a [SAP Appeal Form](#).

Financial Aid Reinstatement:

Financial aid eligibility will be reinstated once an assessment of your academic record confirms it to be in compliance with the Satisfactory Academic Progress Policy (cumulative GPA of 2.0 or higher AND a completion ratio of at least 67% of hours attempted). You may also request a review of your eligibility prior to the next assessment date by contacting the Office of Financial Aid. Your request will be reviewed within five (5) business days.

Right to Appeal:

If your eligibility for financial aid has been terminated you may appeal to the Office of Financial Aid for consideration for a Financial Aid Probation period based upon extenuating circumstances. These circumstances include, but are not limited to, illness or injury that you may have suffered, death of a relative, or other circumstances that result in undue hardship that can be documented by a third-party professional such as a healthcare provider, counselor, cleric, lawyer, etc. It must be shown that there is a reasonable and established plan to prevent failing to meet the Components of the Satisfactory Academic Progress Policy again. A 'complete appeal' is one that is written well and submitted with all relevant documentation. Incomplete appeals (appeals without supporting documentation) will not be reviewed nor responded to. There is a [Satisfactory Academic Progress Appeal Form](#) available to help facilitate the appeal process.

Complete appeals will be evaluated based upon the following criterion:

- Documented evidence to support extenuating circumstances that contributed to the inability to meet one or more of the Components of the Satisfactory Academic Progress Policy.
- Clear and reasonable evidence to support the existence of a plan in place to avoid failing to meet one or more of the Components of the Satisfactory Academic Progress Policy in the future.
- If the appeal is to receive financial aid for hours beyond the Maximum Time Frame, an academic advisor must perform a degree check and include the results and the exact listing of all remaining courses needed to complete the degree with the appeal documentation.
- A quantitative assessment of the ability to bring both Components of the Satisfactory Academic Progress Policy back into compliance by the end of an approved Satisfactory Academic Progress Plan.

Satisfactory Academic Progress Plan:

If your complete appeal is approved and you are allowed to receive financial aid during a Financial Aid Probation period, it will be contingent upon you complying with a Satisfactory Academic Progress Plan. The plan will specify the exact number of hours that must be completed as well, as the exact grade point average that will be necessary, over the Financial Aid Probation period to bring your record back into compliance with the Components of the Satisfactory Academic Progress Policy. Failure to meet the standards established in the Satisfactory Academic Progress Plan will result in the loss of future financial aid eligibility.

Sample Scenarios and Satisfactory Academic Progress Plan:

Robert finished his first fall semester as freshman with a 1.90 grade point average. He completed three of the four classes he enrolled in for a completion rate of 75% (9 hours earned divided by 13 hours attempted). Robert's completion ratio is above 67% so he is fine with component #1 of the Components of Satisfactory Academic Progress Policy BUT his grade point average is below 2.0 so he does not meet component #2 of the Components of the Satisfactory Academic Progress Policy. Since this is the first time Robert did not meet one or more of the components, he is given a Financial Aid Warning status. This status is a reminder to Robert to be very mindful of the requirements necessary to continue to receive financial aid. During the next term Robert is enrolled, he is still eligible for financial aid. After the spring term, Robert's academic record is reviewed again. It is discovered that Robert completed all four of the classes in which he enrolled so his cumulative completion ratio is now 87.5% (21 hours earned divided by 24 hours attempted) so he again is in compliance with component #1 of the Components of Satisfactory Academic Progress Policy. Robert earned a 3.5 grade point average in the spring term so his cumulative grade point average is now 2.7, which is greater than the 2.0 required by component #2 of the Components of Satisfactory Academic Progress Policy. Robert is now in good standing with financial aid for the next term of his enrollment.

Tammy finished her first fall semester as freshman with a 3.0 grade point average. She completed two of the four classes she enrolled in for a completion rate of 50% (6 hours earned divided by 13 hours attempted). Tammy's grade point average is above 2.0 so she is fine with component #2 of the Components of Satisfactory Academic Progress Policy BUT her completion ratio is below 67% so she does not meet component #1 of the Components of the Satisfactory Academic Progress Policy. Since this is the first time Tammy did not meet one or more of the components, she is given a Financial Aid Warning status. This status is a reminder to Tammy to be very mindful of the requirements necessary to continue to receive financial aid. During the next term Tammy is enrolled, she is still eligible for financial aid. After the spring term, Tammy's academic record is reviewed again. It is discovered that Tammy's cumulative grade point average is now 3.25 but she only completed three of the four classes she was enrolled in for the spring term. Her new cumulative completion ratio is now 62.5% (17 hours earned divided by 24 hours attempted). Even though Tammy is

in compliance with component #2 of the Components of Satisfactory Academic Progress Policy, she is not in compliance with component #1 of the Components of Satisfactory Academic Progress Policy. This is the second time Tammy has not met one or both of the Components of Satisfactory Academic Progress Policy. Tammy loses her future financial aid eligibility as a result.

Tammy puts in an appeal based on the documented fact that her mother became ill in the fall term and then passed away in the spring. The emotional strain on Tammy became overwhelming which is why she withdrew from so many of her fall and spring classes. She states that the classes she was able to complete are reflective of her abilities and that she just needs another chance to prove that she can meet the standards set in the Components of Satisfactory Academic Progress Policy. Tammy completes the Satisfactory Academic Progress Appeal Form, attaches documentation supporting her statement, and submits it to the Office of Financial Aid. In her appeal, Tammy indicates that she has significantly rebounded from her loss but decided she just wanted to enroll on a part-time basis (6 hours per term instead of 13 hours per term) for the upcoming year to give her an opportunity to fully adjust. The Satisfactory Academic Progress Review Committee approves Tammy's appeal, places her on Financial Aid Probation, and advises her of her Satisfactory Academic Progress Plan which consist of enrolling in 6 hours per term for the period of the plan (which is two semesters) and completing all 13 hours for the period of her plan. She will be eligible for financial aid during that period although she will not be eligible for certain grant/scholarship aid which requires full-time enrollment. If she follows the Satisfactory Academic Progress Plan she will have a 75% completion ratio by the end of plan's period and will once again be in good standing with the Components of Satisfactory Academic Progress Policy.

Financial Aid Grievance:

If you feel that your appeal was not handled properly, you may file a grievance with the Director of Financial Aid. You should include all relevant documentation and a written statement of the facts of the case as you see them. The decision of the Director of Financial Aid is final.

Financial Aid Terms and Conditions

As a condition of receiving financial aid, students must accept the responsibility to understand the procedures and policies impacting the eligibility for the aid that they receive. The certification statement below is lengthy but vital to the successful retention of financial aid. By virtue of receiving financial aid, students are certifying that they have read, agreed to and understand the statements below in their entirety.

I understand:

- I must be admitted and enrolled at least half-time in a degree-seeking program or eligible certificate program to receive financial aid. All of my courses must be applicable to my current degree. As a graduate student, **ELP courses** cannot be considered applicable toward my degree.
- Half-time is defined as six hours for undergraduate and graduate students and three hours for doctoral students.
- If I am enrolled in only online courses, my financial aid will be disbursed just prior to the start of the online term - which typically differs from the traditional start of the semester.
- Continuation courses ending in Y are not eligible for Financial Aid
- If I am currently incarcerated or detained in a penal institution, I am not eligible for financial assistance.

Enrollment:

- I must monitor my own Satisfactory Academic Progress (SAP) in my course of study.
- My financial aid award is for the academic year (Fall and Spring) unless otherwise indicated. If I do not enroll for either term, my award will be cancelled.
- I will not be eligible for financial aid for coursework taken after I have received my degree or completed my degree requirements unless I have been admitted to a new degree seeking program.

Verification:

- A Federal IRS Tax Return Transcript (and/or parent/spouse) may be required to complete my financial aid file.
- If it is determined that an incorrect filing status has been used, an amend Federal IRS Tax Account Transcript (and/or parent/spouse) will be required to complete my file based on IRS guidelines.
- If I am not required to file a Federal Tax Return (and/or parent/spouse), a Low Income Form, a letter of non-filing from IRS and any additional supporting documentation detailing household resources will be required to complete my file.
- Additional documentation may be needed to complete my file if I indicated that I have legal dependents who receive more than half of their support from me.
- Financial aid **will not be credited** to my student account until I have submitted all requested documents and they have been reviewed.
- Any **conflicting** information must be resolved before my financial aid can be processed.
- At any point during the financial aid review process I may be asked to provide additional documentation before my financial aid can be processed.
- I will be required to provide documentation and a statement explaining why I did not register with Selective Service along with a Status Information Letter from the Department of Selective Service if I am a male who did not register with Selective Service upon my 18th birthday.
- I must complete a separate application for the summer term and it will be reviewed by a Financial Aid Counselor to determine if financial aid can be awarded. Summer is a shortened semester and therefore I should not register for summer classes without a documented method of payment - submitting a financial aid application is not sufficient for this purpose.
- That as a graduate student enrolled in an undergraduate course my financial aid will not be processed until I have submitted a letter from my College/Department Advisor indicating the course is required for my program. Awards could be based on undergraduate loan limits.
- I understand that if my award(s) is based on living on-campus and I don't live on-campus, or move off-campus during the term, my award(s) will be eliminated or changed significantly.
- I understand that if my award(s) is based on being a full-time student (13 ROOSEVELT hours per term) and I do not enroll as a full-time student, or I reduce my enrollment during the term, my award(s) will be eliminated or changed significantly.
- I understand that I must apply for financial aid each year by March 1st to continue to receive ANY Roosevelt University scholarships or grants.
- Institutional grants awarded by the Financial Aid Office are contingent on the availability of funds and may not be renewed during subsequent aid years.
- I understand that I must report all financial assistance received from external sources to the Office of Financial Aid. I also understand that such assistance may affect my financial aid eligibility.

Loans:

- Federal Direct Loan(s) cannot be processed until I have completed Entrance Counseling and a Federal Direct Loan Master Promissory Note.
- Federal Direct Graduate Plus Loans cannot be processed until I have completed the Graduate Entrance Counseling and a Federal Direct Graduate Plus Loan Master Promissory Note.
- Federal loans for undergraduate and LAP students graduating at the end of the fall term, are subject to loan pro-ration (reduction) which is based on the number of hours the student is enrolled based on federal guidelines.
- All requests to increase or reduce my loan(s) must be submitted in writing via Web Comments on RUAccess.
- Students starting in either the spring or summer terms can borrow up to the annual Federal Loan Maximum, but in future terms the loans will be divided between the fall/spring terms. (Note: If you attended another institution during the 2016/2017 award year, your annual maximum loan limit will be reduced by that amount.)
- Aggregate loan limits apply to the loan program. It is my responsibility to monitor the amount borrowed during my college career.
- Once I have reached my aggregate loan maximum I will not be eligible to borrow additional loans though I may not have completed my program of study.
- It is my responsibility to notify the Office of Financial Aid if I have been approved for a private loan though the loan request form. A private loan cannot be consolidated with my Federal loans. The amount of my private loan cannot exceed my cost of attendance budget minus other sources of financial aid.
- A reduction in my course load may result in a modification to my financial aid package. If I withdraw from all courses, once aid has been disbursed, it will result in a reduction or cancellation of my financial aid and termination of my financial aid eligibility for future terms.
- My financial aid package, including outside resources, cannot exceed my cost of attendance budget.
- The Financial Aid Office cannot release information concerning my financial aid file to outside parties (i.e. spouse/parents) until a FERPA Consent form has been submitted.
- All amounts listed on my award notification letter are subject to change.
- I am responsible for purchasing books and supplies using personal funds each term and not rely on Financial Aid.
- Federal Work Study Award must be earned and will not be applied to my charges.
- If I knowingly report false information or withhold requested information in order to obtain financial aid I will forfeit all aid eligibility and I will be reported to the United States Attorney General and subject to federal prosecution.
- I understand that email is the official communication method of the university and that I will be notified via my student email account of federal loan disbursements. I consent to being notified by email.

Keep Good Records

Students should make and keep a photocopy of all forms, correspondences and applications sent to the federal processor, Roosevelt and/or any agency to which he/she has applied for financial assistance. Always ask for and write down the name of the person with whom you spoke to and the date of the call or visit to the office.

The Office of Student Accounts

The Office of Student Accounts will assist with understanding tuition charges and billing statements, creating various ways to pay for a student's education through a number of payment plans and accepting payments online at RUAccess or at the cashier's window at the Chicago Campus.

The first account billing statement for fall will be sent in July via e-mail to the student's Roosevelt email address to advise them that their bill is ready to be viewed online. After the initial statement, electronic bills will be sent on a monthly basis.

All questions regarding refund issues should be directed to this office

We encourage you to contact the Office of Student Accounts in Chicago by phone at 313-341-3570 or by e-mail at saocc@Roosevelt.edu.

RUACCESS

RUAccess is the secure web-based service tool for students to receive up to date information.

On RUAccess students can:

- Obtain detailed Financial Aid information
 - View missing required documentation
 - Accept Terms and Conditions
 - View, accept or decline Federal awards
 - Submit comments regarding your enrollment status or outside awards
 - Obtain an award overview
 - View award year cost of attendance
 - Review financial aid satisfactory academic progress
- Send emails to the Office of Financial Aid with any questions or concerns
- View and update personal information
- Check enrollment and print schedule of classes
- View and print grades
- Get detailed Student Account information

How to Log In to RUAccess:

- Go to Roosevelt University Home page: <http://www.Roosevelt.edu/>
- Click on RUAccess link.
- In the field User ID input your Student ID number or Social Security number.
- In the field named PIN, input a birth date (*mmddy*).
- Click Login button.
 - The following will be seen on the screen:
 - PIN has expired.
 - Please change it now.
- In the field Re-Enter Old PIN: input birth date (*mmddy*).
- In the field New PIN create a new 6-character PIN.
- In the field Re-enter new PIN input the newly created PIN, and click on the Login button.
- Create a question; for which an answer is known and input the answer to the question.
- Click on Submit button.

New Students: If students have never used RUAccess before, the initial PIN/password is the birth date in MMDDYY format (or the last 6 numbers of the student ID if a birth date is not on file).

You can locate RUAccess at: <https://RUAccess.Roosevelt.edu>.

Please contact the Roosevelt University Technology Help Desk at 313-341-HELP (313-341-4357) or submit an online support request at www.Roosevelt.edu/helpdesk.

Terms & Conditions and Accepting Awards (Step-By-Step)

From RUAccess students can review the Terms & Conditions and accept Federal awards.

1. Go to Roosevelt University Home page: www.Roosevelt.edu
2. Click on Current Students (at the top of the home page)
3. Click RUAccess
4. Log-in to RUAccess
5. On the main menu screen select **Financial Aid Services** tab
6. At the Financial Aid Menu select **Award**
7. At the Award menu select **Award for Aid year**, select an aid year, Choose: **2016-2017**
8. At the Award Package for 2016-2017 Academic year, select **Terms and Conditions** tab.
9. Carefully read over the information. Click **Accept** at the bottom of the screen to accept the terms and conditions.
10. After accepting the Terms and Conditions select the **Accept Award Offer** tab (at the top of the menu).
Here students are able to:
 - a. Accept the full award amount by selecting **accept full amount of all awards**.
 - b. Choose **Accept or Decline** for each fund
 - c. Accept a partial amount by selecting **accept and entering the amount in the accept partial amount field**.
Students are not required to accept the total awards offered.
11. Students can provide comments. The following are examples of comments which should be reported:
 - a. If he/she will graduate at the end of the fall semester
 - b. Anticipate a mixed enrollment (6 hours fall and 9 hours spring)
 - c. Additional resources such as scholarships, employer reimbursement, etc...

Forms:

- [Federal Financial Aid Application \(FAFSA\)](#) - required of all students.
- [ENTRANCE Counseling Requirement](#) - An online counseling tool.
Before receiving a student loan, borrowers *must* complete the Federal Entrance Counseling session.
- [Direct Loan Master Promissory Note](#) - Use your Federal PIN to sign in and view your loan documents.
- [EXIT Counseling Requirement](#) - An online counseling tool.
Prior to graduating or leaving school, Federal Direct Loan borrowers a must complete exit counseling.
- [FERPA Consent Form](#)
- [Federal Work Study Handbook](#)
- [Satisfactory Academic Progress Appeal Form](#)
- [Special Circumstances Appeal Form](#)
- [Graduate Assistantship/Scholarship Application](#)
- [Federal \(Title IV\) Authorization Form](#)

2016-2017 Verification Forms

- [Verification Forms](#)

Consumer Information

- Accreditation –
<http://www.Roosevelt.edu/Provost/Accreditation.aspx>
- Athletics –
<http://www.Rooseveltlakers.com>
- Bookstore Chicago –
<http://Roosevelt.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?storeId=22568&catalogId=10001&langId=-1>
- Bookstore Schaumburg –
<http://robin.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?storeId=22565&catalogId=10001&langId=-1>
- Campus Directory –
<http://www.Roosevelt.edu/FinancialAid/Links/CampusDirectory.aspx>
- Code of Conduct –
<http://www.Roosevelt.edu/FinancialAid/Policies.aspx>
- Constitution Day –
<http://libguides.Roosevelt.edu/constitutionday>
- Copyright Infringement –
<http://www.Roosevelt.edu/Provost/Faculty/AcademicIntegrity.aspx>
- Crime Statistics & Policies –
<http://www.Roosevelt.edu/Security.aspx>
- Default Rate –
<http://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>
- Deferments –
<http://www.Roosevelt.edu/Registrar.aspx>
- Degree Programs –
<http://www.Roosevelt.edu/Academics/CollegesAndPrograms.aspx>
- Emergency Response and Evacuation Procedures –
<http://www.Roosevelt.edu/Security/Reporting/Notification.aspx>
- Entrance Counseling –
<https://studentloans.gov/>
- Exit Counseling –
http://www.nsls.ed.gov/nsls_SA/
- FERPA Policies
<http://www.Roosevelt.edu/Policies/FERPA.aspx>
- Gainful Employment Programs –
<http://www.Roosevelt.edu/Provost/Compliance.aspx>
- Job Placement Rates –
Check with each individual college
- Loan Repayment –
<http://www2.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlentry1.html>
- Misrepresentation –
<http://www.Roosevelt.edu/Provost/Accreditation.aspx>
- Net Price Calculator –
<http://www.Roosevelt.edu/FinancialAid/Info/NetPriceCalculator.aspx>
- Obtaining Deferments –
<http://www.Roosevelt.edu/Registrar.aspx>
- Refund Policies: Financial Aid –
<http://www.Roosevelt.edu/FinancialAid/Policies/TitleIVReturns.aspx>
- Refund Policies: Registrar –
<http://www.Roosevelt.edu/Registrar/ImportantDates.aspx>
- Refund Policies: Student Accounts –
<http://www.Roosevelt.edu/StudentAccounts/RefundsHigherOne.aspx>
- RUAccess
<http://www.Roosevelt.edu/FinancialAid/Info/RUACCESS.aspx>
- Student Handbook –
<http://www.Roosevelt.edu/CurrentStudents.aspx>
- Services for Disabled Students –
<http://www.Roosevelt.edu/StudentServices/Disability.aspx>

School Cost –
<http://www.Roosevelt.edu/StudentAccounts/TuitionAndFees.aspx>

Statistical Data –
<http://www.Roosevelt.edu/IR.aspx>

Study Abroad –
<http://www.Roosevelt.edu/FinancialAid/Info/StudyAbroadProgram.aspx>

Transfer Credits –
<http://www.Roosevelt.edu/Admission/Transfer.aspx>

University Catalogs –
<http://www.Roosevelt.edu/Catalog.aspx>

University Strategic Plan –
<http://www.Roosevelt.edu/About/StrategicPlan.aspx>

University Written Agreements –
<http://www.Roosevelt.edu/Admission/Transfer/YourCollegeCredit.aspx>

Vaccinations Policy –
<http://www.Roosevelt.edu/StudentServices/Health.aspx>

Withdrawing from School –
<http://www.Roosevelt.edu/Registrar/Courses/Withdr>



Roosevelt University

FINANCIAL AID OFFICE

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F 9 am – 3 pm

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