Here's your personal 2024–2025 College Financing Plan from Adelphi.

It's important! Please take a look.

One-Stop **is here to help you make your Adelphi education affordable.**

Visit our
One-Stop **Student Services Center.**
adelphi.edu/one-stop

ADELPHI
UNIVERSITY
NEW YORK

1. Understanding Your College Financing Plan

Your College Financing Plan provides an estimated overview of the cost of attendance and your financial aid for one year at Adelphi University. Please use the below guide to help you understand the breakdown of your potential expenses and the financial aid you will receive.

This is not a bill; rather an estimate to help you understand what you may have to pay to Adelphi.

If your housing status or the amount of credits you're taking changes, this may affect your financial aid. Please contact the One-Stop Student Services Center with any changes.

ADELPHI UNIVERSITY

2024–2025 College Financing Plan

10/24/2023
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Panther Paws

Dear Paws, your estimated College Financing Plan is based on Fall 2024 enrollment of 12–17 credits and housing status of on-campus and Spring 2025 enrollment of 12–17 credits and housing status of on-campus.

Your Estimated Annual Direct Cost Payable to Adelphi

Step 1: Estimated Direct Cost	Annual	Fall	Spring
Tuition and Fees	$0	$0	$0
Housing and Meals	$0	$0	$0
Total Estimated Direct Cost	**$0**	**$0**	**$0**
Step 2: Gift Aid: Grants and Scholarships (Repayment Is Not Required)			
Merit-Based Scholarships	$0	$0	$0
Other Scholarships	$0	$0	$0
Pell Grant	$0	$0	$0
Institutional Grants	$0	$0	$0
TAP Grants	$0	$0	$0
Total Estimated Gift Aid	**$0**	**$0**	**$0**
Step 3: Your Estimated Direct Cost Minus Gift Aid	**$0**	**$0**	**$0**
Step 4: Loan Aid (Repayment Required)			
Loans are subject to origination and interest fees.			
Federal Direct Subsidized Loan	$0	$0	$0
Federal Direct Unsubsidized Loan	$0	$0	$0
Total Estimated Student Loan(s)	**$0**	**$0**	**$0**
Step 5: Your Estimated Direct Cost Minus Gift Aid AND Loan(s)	**$0**	**$0**	**$0**

This is your estimate of what you will owe Adelphi minus free money you received.

This is your estimate of what you will owe minus free money and loans if you borrow.

These are your Federal Direct Loans that are awarded to you. If you wish to borrow, you must complete an electronic Master Promissory Note (MPN), along with the Entrance Counseling session at studentaid.gov to make sure your loan funds are credited to your account.

Other Costs You May Incur

Step 6: Indirect Cost: Additional Estimated Expenses Not Payable to Adelphi			
Books and Supplies	$0	$0	$0
Transportation	$0	$0	$0
Miscellaneous	$0	$0	$0
Total	**$0**	**$0**	**$0**

These are just estimates of additional costs that may come up during your time as a student, for example, books, supplies, transportation and personal expenses. These are not paid to Adelphi.

Summary

Estimated Total Cost of Attendance (COA)			
Direct Cost	$0	$0	$0
Indirect Cost	$0	$0	$0
Minus Gift Aid, Grants and Scholarships	$0	$0	$0
Your Total Net Price	**$0**	**$0**	**$0**
Minus Total Financial Aid Awarded and Loans *(Including Work Study If Eligible)*	$0	$0	$0
Your Total Estimated Cost	**$0**	**$0**	**$0**

Options to Help Pay the Remaining Cost

Work Options *Funds are contingent upon finding employment*

Total Federal Work-Study Offered:	$0	$0	$0

Students can also seek campus-based employment opportunities.

Additional Loan Options *These are available to you, additional applications are required. Maximum amount of loans is listed below.*

Federal PLUS Loan or Private Loan	$0	$0	$0

This is determined by calculating COA minus all financial aid offered. You can use PLUS/private loans to help cover any additional cost not covered above.

Payment Plans *Enroll in one of our convenient payment plans on a semester basis, providing flexibility on how to manage paying for Adelphi.*

This is an opportunity to work on campus. Earnings will go directly to you.

PLUS and private loans are additional options to help pay for educational expenses not covered by financial aid.

2. Understanding Your Financial Aid Programs

Scholarships and grants are types of aid that do not have to be repaid. They may take the form of Adelphi University scholarships or need-based grants, federal or state grants, or outside scholarships.

Gift Aid Programs

Learn more at **adelphi.edu/aid/scholarships**.

Adelphi grants are offered to full-time undergraduates who demonstrate financial need. These grants do not have to be repaid to the University.

Adelphi University scholarships are offered to incoming students from the Office of University Admissions.

Federal Pell Grants are offered to qualified students demonstrating high financial need who are pursuing their first undergraduate degree.

Federal Supplemental Educational Opportunity Grants (FSEOG) are offered to Pell-eligible full-time undergraduates with exceptional financial need.

New York State Tuition Assistance Program (TAP) grants are offered to full-time New York state residents who meet state guidelines and are in approved undergraduate degree programs.

Federal Loan Programs

With careful planning and an understanding of the basics of student loans, you can help ensure that you achieve your academic goals and graduate with a manageable amount of debt.

There are Direct Loans that can help students and parents pay for education:

Loan Type	Available To	Definition
Direct Subsidized Loans	Undergraduate students who have financial need	The federal government generally pays the interest that accrues while the borrower is in an in-school, grace or deferment status.
Direct Unsubsidized Loans	Undergraduate students; there is no requirement to demonstrate financial need.	Loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.
Direct PLUS Loans	Parents of dependent undergraduate students (Parents must not have an adverse credit history and not be in default on a federal student loan.)	PLUS loans carry fixed interest rates, set each June.

Additional steps are required to accept and cancel loans.
Learn more at **adelphi.edu/aid/loan-information**.

Student Employment Programs

Federal Work-Study

Federal Work-Study is a federal program offered and administered by Adelphi University that provides opportunity for part-time employment to students with financial need to help pay for educational expenses. Students earn the federal minimum wage or more, and are paid every two weeks.

Learn more at **adelphi.edu/hr/student-employment**.

Campus Jobs

Students who have not been offered Federal Work-Study can still obtain yearlong, seasonal and short-term job opportunities through the Center for Career and Professional Development or academic departments.

Learn more at **adelphi.edu/hr/student-employment**.

Flexible Payment Plans

Adelphi offers convenient monthly payment plan options through Transact, our online payment system.

Learn more at **adelphi.edu/aid/payments/paying-your-bill-payment-plans**.

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Terms and Conditions:

Refer to our award terms and conditions for the 2024–2025 academic year or download a specific award application.

3. Next Steps for Financial Aid Success

Important First Steps:

1. If you are a New York state resident and are an undergraduate student, be sure to complete a New York State Tuition Assistance Program (TAP) application at **hesc.ny.gov**. You'll also see a link on your FAFSA confirmation page to the TAP application. Adelphi's TAP school code is 0010.

2. Please make sure to regularly check your email for any notifications you may receive from the One-Stop Student Services Center. It is crucial to promptly respond to any requests for additional information.

3. If you have experienced a change in your family's financial situation since completing your application, we encourage you to review our appeal processes to see if you may qualify for additional assistance.

4. If you have had a change in your campus housing status, enrollment plans or need assistance, please feel free to email us at **onestop@adelphi.edu** or call **516.877.3080**.

5. If you have received an outside scholarship, please send your scholarship award letter or check to **onestop@adelphi.edu** or mail it to the One-Stop Student Services Center, One South Ave, P.O. Box 701, Garden City, New York, 11530-0701.

6. Know your rights and responsibilities as a financial aid recipient at Adelphi University. **It is important to apply for financial aid every year.** Take the time to review the terms and conditions of any grants and scholarships you receive to ensure they can be maintained for all four years. Additionally, it is important for you to understand Federal Satisfactory Academic Progress (SAP) requirements.

7. Explore payment options: Estimate your payment due to the University and explore payment options available. You can set up payments and even invite someone to make payments on your behalf. It is also recommended to discuss the Federal Direct Parent/Graduate PLUS and private loans as potential options to assist with educational expenses. Learn more at **adelphi.edu/aid/payments/paying-your-bill-payment-plans** and **adelphi.edu/aid/loan-information/federal-private-loans**.

8. Deposit Today! Visit **portal.adelphi.edu**.

Once you have made your deposit, please take a moment to review the important next steps!

❏ To complete loan requirement:

If you are a first-time borrower at Adelphi, you will be required to complete loan entrance counseling. This counseling session is designed to help you fully understand the terms of your loan. It will also help you understand your rights and responsibilities when borrowing from the Federal Direct Loan program.

After completing loan entrance counseling, first-time borrowers will also be required to complete a Master Promissory Note (MPN) for a Subsidized and/or Unsubsidized Loan. The MPN is a legal document in which you promise to repay your loan(s) and any accumulated interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Learn more at **studentaid.gov/mpn**.

To CANCEL or reduce your loans (after deposit):
To cancel your Federal Direct Loan for the academic year, you must log into your eCampus account. Select CLASS, then click on My Financial Aid, select the 2024–2025 year, then choose Loans. This online selection may only be completed once, so take your time to make your selection(s). If you wish to reduce your loan-specific amount, you may do so by emailing us at **onestop@adelphi.edu** from your Adelphi email account.

❏ To ensure a smooth transition into your first year as a student, it is important to familiarize yourself with CLASS, our online platform, where you can access important academic and financial information. Here you can register and review your monthly statements. Learn more at **adelphi.edu/class**.

❏ If you already have health insurance coverage, determine if you need to opt out of the University's health insurance plan. Learn more at **adelphi.edu/policies/health-insurance-policy**.

❏ For undergraduate students, the Dine + Connect Meal Plan will be included in your billing statement for commuter students. Students who wish to opt out of the plan will be able to do so within the first three weeks of the academic semester. Learn more at **adelphi.edu/dining**.

Glossary of Terms for Award Notifications

Cost of Attendance (COA): The estimated total cost of attending an institution for one academic year. This amount may include the following:

- Estimated charges for one academic year of tuition and fees
    - Tuition—Charges assessed for classes and/or other coursework
    - Fees—Charges assessed for other college services (e.g., technology access, recreation center use)
- Housing—Includes residence hall charges for on-campus students or an estimate of rent and utilities for an off-campus student
- Food—Includes the cost of a meal plan and/or an estimate of the costs of food prepared at home
- Estimated transportation and parking costs
- Estimated costs for books and supplies
- Purchase or rental of a computer
- Miscellaneous costs such as personal hygiene, laundry and reasonable entertainment
- Other costs specific to certain student circumstances related to attendance, such as dependent care during periods of class attendance or study, expenses related to disabilities, study abroad, educational loan fees and others
- Student health insurance costs

Direct Costs: Estimated charges included in the COA that the student/family pay directly to the college

Educational Loan: A form of financial aid that must be repaid. Educational loans have varying fees, interest rates, repayment terms and/or borrower protections.

- **Federal Student Loan:** Federal funds made available to the student that must be paid back by the student. Students must complete entrance counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled at least half-time with options to delay payment available. To be eligible, the student must be enrolled at least half-time in an eligible program of study.
    - **Federal Direct Subsidized Student Loan:** Loan funds provided *to the student* by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half-time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.
    - **Federal Direct Unsubsidized Student Loan:** Loan funds provided *to the student* by the U.S. Department of Education, through the school. Undergraduate students and graduate students, regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.
    - **Federal Direct Graduate PLUS Loan:** Loan funds provided to *graduate students* by the U.S. Department of Education, through the school. This federal loan program allows graduate students with no adverse credit history to apply for a loan amount up to their COA each year, less any other financial aid received.
- **Federal Direct Parent PLUS Loan (PLUS):** Loan funds provided *to the parents* of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the COA each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed, with some options to delay payment available.
- **Private Loan:** A student or parent loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual COA, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy or have a creditworthy cosigner. Repayment generally begins immediately.

Enrollment Status: Academic workload (or course load), as defined by the institution, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period (e.g., full time, three-quarter time, half-time, less than half-time).

Expected Family Contribution (EFC): An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the FAFSA.

Federal Pell Grant: A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and have an EFC below a certain threshold established by the federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Federal Work-Study (FWS): A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

Gift Aid: Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the Gift Aid or not completing the period for which the aid was awarded. Gift Aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift Aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical and/or theatrical talent, affiliation with various groups, and/or career aspirations.

Grant: Gift Aid that is typically based on financial need

Indirect Costs: Estimated expenses in the COA that are not paid directly to the institution

Master Promissory Note (MPN): A legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

Net Price: Amount of direct and indirect costs remaining after all Gift Aid is applied. Net Price can be covered through a variety of sources, including savings, income and education loans.

Program Level: Level of the degree-granting program in which a student is enrolled. Program Levels may include: undergraduate (students seeking an associate degree, an undergraduate certificate or a baccalaureate degree); postbaccalaureate (such as teacher certification); or graduate (students working on a master's degree, graduate certificate, doctorate or professional degree). The amounts and types of financial aid for which a student is eligible are determined, in part, by their Program Level.

Scholarship: Gift Aid that is typically based on merit, such as academic excellence, talent, affiliation with various groups or career aspirations, or a combination of merit and need

Student Aid Index (SAI): An eligibility index number that a college's or career school's financial aid office uses to determine how much federal student aid the student would receive if the student attended the school. This number results from the information that the student provides on their FAFSA form. The Federal Student Aid Estimator estimates the SAI.

Student Loan Entrance Counseling Requirement: Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment and how to avoid delinquency and default.

Verification: A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s) or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility and/or financial aid offers.

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