

Incoming Graduate Student Checklist

Applying for Financial Aid

Go to studentaid.gov/fafsa to fill out the Free Application for Federal Student Aid (FAFSA). FAFSA School Code: **002666**. **To receive federal financial aid, a FAFSA will be required each year.**

- Check the status of your FAFSA application at studentaid.gov/fafsa and through the AU admissions portal (missing information, College Financing Plan)

College Financing Plan

Your **College Financing Plan (CFP)** is not a bill, but rather an estimate to help you understand your direct costs, payable to Adelphi, and estimated indirect costs (housing, food and miscellaneous expenses) not paid to Adelphi.

For program-specific costs, visit adelphi.edu/one-stop/educational-cost/tuition/graduate.

- Meet with your academic advisor to review any transfer credits and academic requirements needed to graduate.
- As a new student to Adelphi, you can see your CFP on your admissions portal. Once you have deposited, you can also view your CFP's on eCampus.
- If during the year, you receive a new scholarship or award from Adelphi, allow 2 -3 business days for this award to be coordinated into your CFP. Once coordinated by One-Stop, this award will be paid to your account.
- Each time there is a change to your financial aid, or you receive additional free funding from Adelphi, you will get a revised CFP to your eCampus account.

Federal Direct Loans

Federal Direct Loan eligibility depends on the number of units you enroll in each semester. To maximize eligibility of **\$20,500 per year**, you must take **at least 9 credits each semester**. If you enroll in fewer than 9 credits, your loan will be prorated after the add/drop period each semester.

- To receive loan funds, complete a Master Promissory Note (MPN) and Entrance Counseling at studentaid.gov. Loans are disbursed to your account after the semester's add/drop date.
- If you do not want your Federal Direct Loans, cancel your eligibility on **CLASS**.

Billing & Payments

Adelphi issues bills three times a year: **Fall**, **Spring**, and **Summer** semesters. Except for the first summer bill for the Fall semester, bills are generated on the **1st of the month** and payment in full (minus any financial aid) is due on the **21st** of the month. Late fees apply to balances not covered by grants, scholarships, or student loans. More information is available at adelphi.edu/one-stop/billing-and-payment (video tutorial available).

- **Fall 2026** tuition is available in June; due in July.
- **Spring 2027** tuition is available in December; due in January.
- Payment can be made on-line by credit card (2.9% service fee) or ACH (no fee).

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Anticipated and Paid Aid

Adelphi will “credit financial aid to your account” before bills are generated each semester. Your aid will be credited as **anticipated** or **paid**.

- Anticipated aid will reduce your balance due prior to the end of the add/drop period.
- “Paid Aid” is an official credit to your account at the end of add/drop and depends on your award conditions and semester enrollment.
- If you do not want your Federal Direct Loan, cancel it in **CLASS**; otherwise it will appear as anticipated aid and reduce your balance due.

Accessing Your Bill

You can view your account information in **CLASS** under billing.

- “My Current Account Activity” is a live snapshot of your up-to-date account history reflecting current payments and any anticipated or paid aid.
- “My Monthly Statements” - A saved history of all current and prior billing statements received by term and date.

Payment Plans

Adelphi offers a semester-based, no interest payment plan option. Enrollment requires a **\$35 fee** and allows up to **five payments per semester**: adelphi.edu/one-stop/billing-and-payment/paying-your-bill-payment-plans

Additional Program Specific Fees

See program-specific fees at adelphi.edu/one-stop/educational-cost/tuition/graduate.

Opt-Out Programs: You may see these charges for these programs on your bill; each program is independent, and opting out of one doesn’t affect the others. Deadlines apply, so be sure to act in time. More information: adelphi.edu/one-stop/billing-and-payment/opt-out-programs

- **Panther eBundle:** Automatically provides your required textbooks (digital or physical) by the first day of class. If you opt out, you’re responsible for buying all materials yourself.
- **Dewar’s Tuition Insurance:** This optional insurance protects your educational investment by covering 80% of the applicable tuition and fees if you need to withdraw due to medical or mental health reasons.
- **University-Sponsored Health Insurance Plan:** Comprehensive health coverage is automatically provided to residential and international students.

Refunds

Adelphi posts grants and scholarships after the add/drop period. Refunds are calculated when your financial aid “paid” exceeds the charges on your account. Any refunds will be generated within 15 business days after add/drop. Not all students will receive a refund; review your monthly billing statement to determine eligibility. Refunds are processed by a third-party partner, **BankMobile**. Complete your Bank Mobile refund preferences here: adelphi.edu/one-stop/billing-and-payment/refunds

Questions

Contact One-Stop at onestop@adelphi.edu