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2023-2024 Undergraduate Catalog

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## Costs

### UD Fee Policies

Student tuition and fees, established by the Board of Trustees, are charged to all enrolled students. These fees represent approximately [38%](#) of the University's general revenues. Additional revenue sources include state

appropriations, donations, endowment income, and federal appropriations.

Each student is responsible for understanding and complying with University policies and for paying established fees, which are updated regularly in catalogs, fee-payment materials, and on the University's website. Application for admission, as well as subsequent registration, constitutes acceptance of these terms. The University reserves the right to revise its policies, fees, and other charges. Any revisions to policies or rates apply to all students. In most cases, the University provides advanced notice of such changes.

## Delaware Residency

The University of Delaware offers an affordable choice to students seeking a private-quality education at a public price. Tuition rates for both Delaware residents and non-residents are listed below.

To qualify as a Delaware resident for the purpose of tuition rates, the student must have been domiciled in Delaware for at least 12 consecutive full months, as of the first day of classes in the semester or session for which the classification is sought. Such classification shall apply for the entire semester or session and thereafter until changed.

The initial determination of a student's residency for the purpose of tuition rates is made when the student is admitted to the University or when they first enrolls as a Continuing Education student. Questions concerning residency status, especially in complicated situations such as military service, custody or guardianships, should be made at the time of application and directed to either [Admissions](#) or [Graduate Studies](#).

Students seeking to change their residency classification after enrolling at the University must complete an [Application for Change in Classification for the Purpose of Fee Assessment form](#). The form and the University's full residency policy can be found on the [Registrar's home page](#). Questions regarding the residency policy can be addressed to the Office of the University Registrar at 302-831-2132.

## UD's Cost of Attendance

### Undergraduate Tuition (Per Semester)

UD undergraduate tuition costs are outlined in the tables below. Charges are the same for courses taken for credit or as an auditor (listener). Full-time undergraduate tuition covers registration for 12+ credits per semester.

All full-time undergraduate students pay the full-time tuition charge and mandatory fees (see Related Fees below). In addition to semester bills, undergraduate students should be prepared to pay about \$1,000 per year for books, supplies, course materials, and equipment.

2023-2024 Fall and Spring Semesters	
	Delaware Resident Non-Resident

Full-time Tuition (per semester)	\$7,020	\$18,840
Full-time Mandatory Fees (per semester)	\$1,020	\$1,020
Traditional Housing (per semester)	\$4,284	\$4,284
Food (per semester)	\$3,135	\$3,135
SEMESTER TOTAL	\$15,459	\$27,279
ACADEMIC YEAR TOTAL	\$30,918	\$54,558

Tuition charges are based on registrations made before the end of late registration, or the free drop/add period (refer to the [Academic Calendar](#) for each term's dates). Students are responsible for full charges as of that point; no rebates of tuition will be made for courses dropped thereafter.

<b>2023 - 2024 Fall and Spring Semesters</b>		
<b>Credit Hours</b>	<b>Delaware Resident</b>	<b>Non-Resident</b>
1	\$585	\$1,570
2	\$1,170	\$3,140
3	\$1,755	\$4,710
4	\$2,340	\$6,280
5	\$2,925	\$7,850
6	\$3,510	\$9,420
7	\$4,095	\$10,990
8	\$4,680	\$12,560
9	\$5,265	\$14,130
10	\$5,850	\$15,700
11	\$6,435	\$17,270
12+	\$7,020	\$18,840

<b>2024 Winter Session</b>		
<b>Credit Hours</b>	<b>Delaware Resident</b>	<b>Non-Resident</b>
1	\$585	\$1,570
2	\$1,170	\$3,140
3	\$1,755	\$4,710
4	\$2,340	\$6,280
5+	\$2,633	\$7,065

<b>2023-2024 Associate in Arts Fall and Spring Semesters</b>
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Credit Hours	Delaware Resident	Non-Resident
1	\$194	\$485
2	\$388	\$970
3	\$582	\$1,455
4	\$776	\$1,940
5	\$970	\$2,425
6	\$1,164	\$2,910
7	\$1,358	\$3,395
8	\$1,552	\$3,880
9	\$1,746	\$4,365
10	\$1,940	\$4,850
11	\$2,134	\$5,335
12+	\$2,331	\$5,819

### Differential Charge

The University of Delaware has a differential charge for the [College of Engineering](#), the [Alfred Lerner College of Business & Economics](#), and the [School of Nursing](#).

Charges are listed on the table below:

	Fall 2023 / Spring 2024
Nursing	\$750 per semester \$1,500 per year
Lerner College of Business & Economics	\$1,000 per semester \$2,000 per year
College of Engineering	\$2,000 per semester \$4,000 per year

### Undergraduate Mandatory Fees (Per Semester)

All full-time undergraduate students are responsible for mandatory fees in the Fall and Spring semesters.

Fee	Full-Tim e (12+ Cre dits)	Part-Tim e (1- 11 Cred its)	Description

New Student Orientation	\$230	N/A	A one-time mandatory charge for new undergraduate students, the <a href="#">New Student Orientation</a> fee supports the costs of New Student Orientation (NSO) and the <a href="#">Math Placement Exam</a> (required of all new students). Please note that all new undergraduate students are required to pay this fee whether or not they were able to attend NSO.
Student Comprehensive	\$549	\$50	The Comprehensive fee is charged to all undergraduate and CEND students during the regular semesters and to all students during the Winter and Summer Sessions. This fee supports the student fitness center, recreational programs, student activities, concerts, performing arts, and the activities of registered student organizations. This fee is not charged for students in the Associate in Arts Program.
Student Wellbeing Fee	\$352	N/A	The Student Wellbeing Fee provides students with access to a full range of HIPAA and FERPA (un-compliant care as well as services and programs that support students' mental, physical and behavioral health. The fee upholds the University's commitment to the holistic wellbeing of all of its members by supporting research-driven practices that enhance the communities within which students live and learn. Services are largely provided through the Center for Counseling and Student Development, Student Health Services, and Student Wellness and Health Promotion. More details about wellbeing at UD can be found at <a href="http://udel.edu/studentlife">udel.edu/studentlife</a> . The mandatory Student Wellbeing fee for Winter Session is \$77.
Student Center	\$119	N/A	The Student Center fee covers amortization of bonds used in the construction of the <a href="#">Trabant University Center</a> and in renovations to the <a href="#">Perkins Student Center</a> . It also supports the operating costs of these student centers.
UD Health Plan	\$134.364 - Fall \$156.024 - Spring un- less waiv ed	\$134.364 - Fall \$156.024 - Spring un- less waiv ed	Health insurance is a mandatory requirement for all full-time undergraduate students. Provided by University Health Plans (UHP), UD offers a health plan to eligible students and charges full-time enrollees for this plan. Students with existing qualifying health insurance coverage can waive the UD coverage and the subsequent fee. Part-time students are not eligible to enroll.

Regi- stra- tion	N/A	\$30	This is a mandatory fee charged to all undergraduate and CEND students during the regular se- mesters and to all students during the Winter and Summer Sessions.
Inter- na- tional Stud- ent Servi- ce	\$180	\$180	This fee is mandatory for international students and supports services provided by the <a href="#">Office of International Students and Scholars</a> .

## Course Related Fees

Certain courses incur additional fees in support of special equipment or services provided.

Fee	Amount Per Semester	Course(s)
Clinical Course	\$125 (charged for each course)	<ul style="list-style-type: none"> <li>• NURS 234</li> <li>• NURS 247</li> <li>• NURS 330</li> <li>• NURS 353</li> <li>• NURS 355</li> <li>• NURS 357</li> <li>• NURS 429</li> <li>• NURS 475</li> </ul>
CHS School of Nursing Simulation Lab*	\$50	<ul style="list-style-type: none"> <li>• NURS 234</li> <li>• NURS 247</li> <li>• NURS 262</li> <li>• NURS 264</li> <li>• NURS 247</li> <li>• NURS 330</li> <li>• NURS 353</li> <li>• NURS 355</li> <li>• NURS 357</li> <li>• NURS 429</li> </ul>

		<ul style="list-style-type: none"> <li>• NURS 438</li> <li>• NURS 475</li> <li>• NURS 485</li> </ul>
Student Teaching	\$225	<ul style="list-style-type: none"> <li>• <a href="#">EDUC 400</a></li> <li>• EDUC 750</li> </ul>
Scuba	\$375	<ul style="list-style-type: none"> <li>• <a href="#">MAST 132</a></li> <li>• <a href="#">BHAN 132</a></li> </ul>
Lab	\$300	<ul style="list-style-type: none"> <li>• <a href="#">KAAP 420</a></li> <li>• KAAP 620</li> </ul>
Nutrition Lab	\$40	<ul style="list-style-type: none"> <li>• <a href="#">NTDT 201</a></li> </ul>

\*Simulation Lab Fee is charged only once per semester, not per course.

## Miscellaneous Fees

Other fees charged to students for various activities or services.

Fee	Fee Amount	Description
Admission Application	\$75	Charged to all undergraduate and graduate students applying for admission to the <a href="#">University of Delaware</a> .
Application for Advanced Degree	\$95 - Doctoral Candidates \$50 Master's Candidates	Charged to candidates for advanced degrees who must file an <a href="#">Application for Advanced Degree</a> with the <a href="#">Office of Graduate and Professional Education</a> .
Application for Undergraduate Readmission	\$40	Charged to students who were previously enrolled in a degree program at UD and wish to return to the University to complete a degree or earn an additional degree.
Carpenter Sports	\$100 - family \$50 - individual	Charged during Fall and Spring Semesters to part-time graduate and continuing education students who choose to utilize the facilities at the <a href="#">Carpenter Sports Building</a> .

Change of Registration	\$25	Charged, in addition to tuition, to students who make changes to their registration after the free drop/add period.
Credit by Exam	\$75 per credit hour	Charged to students who attempt to earn academic credit by taking an examination to demonstrate competence attained through professional experience or some similar learning experience.
Disciplinary Restitution	Based on cost	Charged to cover costs associated with disciplinary action incurred by <a href="#">Facilities</a> , <a href="#">University Police</a> , and Grounds departments.
Flex Deficit Charge	Determined by usage	Charged to any student whose <a href="#">Flex</a> account spending exceeds available funds in the Flex account.
General	\$15	Charged to students registered for summer session (fee is per session).
ID Replacement	\$25	Required of all <a href="#">ID card</a> replacements.
Installment Plan	\$50	Fee per semester for enrollment in the <a href="#">Installment Payment Plan</a> , a monthly installment payment option offered in Fall and Spring Semesters.
Installment Penalty	\$25	Late fee charged for late or inadequate <a href="#">installment</a> payments.
Late Payment	\$55	Late fee charged to students who have not financially cleared their student accounts after the payment deadline and each month there remains an open balance and no installment plan enrollment.
Library Fine	Determined by <a href="#">Library</a> fee structure	Fines assessed for late or non-returned books or other library materials.
Online Exam (ProctorU)	\$30	If an online course has exams, students can expect to use ProctorU to take their exams online. Please read about the requirements and costs for using ProctorU at <a href="https://www.pcs.udel.edu/proctoru-student-information/">https://www.pcs.udel.edu/proctoru-student-information/</a> .
Parking Fine	Determined by Parking Services' fee structure	Fines assessed to students who violate University parking policy or fail to display their parking permit.
Recreation	\$50	Charged during Fall and Spring Semesters and Winter and Summer Sessions to undergraduate and continuing education students (full or part-time) who are



		not charged the mandatory comprehensive fee and who choose to utilize the facilities at the <a href="#">Carpenter Sports Building</a> .
Registration (Summer/Winter)	\$30	Charged for registration in each optional term (Winter, Summer I, Summer II).
Reinstatement	\$100	Assessed to students who are cancelled for a semester due to non-payment and then granted reinstatement.
Residence Hall Breaks Early/Late Stay	Variable	See <a href="#">Residence Life &amp; Housing</a> for additional information and directions on how to sign up to check in early, stay over break, or check out late.
Residence Hall Excessive Cleaning/Damage	Variable	Charged to students who live on campus whose rooms and/or shared living areas incur damage.
Residence Hall Key and Core Change	\$93 (Regular) / \$TBD (Emergency - dependent on day/time of request)	Charged to all students who require a key core change.
Residence Hall Late Cancellation	\$200	Charged to students who cancel their application or request a release from the housing agreement after the deadline, per the <a href="#">Student Housing Contract</a> .
Residence Hall Improper Check Out	\$150	Charged to any student who does not check out of the halls at breaks or semester closing by the posted closing time.
Returned Check	\$25	Fee assessed for each check or ACH returned by the University's bank after being presented to the payee's institution.
Student Conduct	Determined by Student Conduct	Charged to students referred to the <a href="#">Office of Student Conduct</a> for case processing.

Administrative		
Undergraduate Sustaining/Research	\$25	
Transcript	\$12.00 (additional fees for international and express mail options)	Charged to any student requesting an official copy of their UD transcript.
Transfer Credit	\$75	Charged to any student who takes a course, for academic credit, at another institution and then transfers that credit to UD.

## Housing

Please review housing costs on the University of Delaware [Residence Life and Housing's website](#). Housing charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

## Food

Students living in traditional residence halls are required to select from available resident meal plan options for each semester/session. Please review food costs and more information on the University of Delaware [Food website](#) or the [Meal Plan and On-Campus Food section](#) in the catalog. Food charges are applied to your student account and paid along with other charges, as outlined below in the Paying Student Account section.

## Paying Student Account

The University uses [My Finances](#), an electronic account management tool which allows students and authorized users to view all aspects of account activity (charges, credits, payments, financial aid eligibility and status, to-do list items, and tax information) as well as make payments to the student account and manage [Flex](#) account funds. All communications regarding student account billing are sent solely via email to students' UDEL email addresses and to authorized parent/guardian email addresses. Billing communications direct recipients to log in securely to My Finances to review and pay the bill. (Students can select authorized users through [UDSIS](#) by clicking "Manage Parent/Guardian Access.")

## Payment Due Dates and Installment Payment Plan

UD offers an [installment plan](#) for each the Fall and Spring Semesters, where payments can be divided into 3 or 4 monthly installments (depending on registration and billing dates). A \$50 fee per semester is applied upon

enrollment in the installment plan, and \$25 a late fee is charged each month that an installment payment is late. No installment options are available for Winter and Summer Sessions. Families may opt into the Installment Payment Plan when making payment on [My Finances](#). Payments in full for special sessions (Winter and Summer) are due by the first day of classes for the respective session.

Payment Due Dates		
	2023 Fall Semester	2024 Spring Semester
Payment in Full	August 1	January 3
1 <sup>st</sup> Installment	August 1	January 3
2 <sup>nd</sup> Installment	September 1	February 3
3 <sup>rd</sup> Installment	October 1	March 3
4 <sup>th</sup> Installment	November 1	April 3

## Payment Options

[My Finances](#) offers the following payment options for families to pay the student account. Additionally, payments can be made via cash or check by visiting the Cashier's Office in the [Student Services Building](#).

- ACH (Automated Clearing House) Payment/Online Check
  - With your bank account and routing number, your payment will be directly debited from your checking account. If you are using an equity line of credit or money market account, please check with your financial institution prior to using the ACH payment method; some institutions will not allow ACH payments to be completed and will return the online check.
- Credit Card
  - Visa, Mastercard, Discover, and American Express credit card payments may be made online through UD's payment processing vendor, CashNet. CashNet assesses a 2.85% service fee, which is not paid to UD and is not refundable, even if the related payment to UD is refunded. The service fee for international students is 4.25%. The minimum service fee for card transactions over \$20 and less than \$106 will be \$3.
- Mail a Check
  - Using [My Finances](#), you may print a remittance slip and indicate that you will mail a paper check, cashier's check, or money order for your payment. Please be sure the check includes the student ID and first and last name and mail to Cashier's Office, 30 Lovett Avenue, Newark, DE, 19716
- International Wire

- UD, along with [Western Union Business Solutions](#), provides international students a simple and secure payment option using their home currency directly through [My Finances](#). For students wishing to wire payments outside of My Finances, please contact [Student Financial Services](#) to obtain wire instructions.

A dishonored check or ACH payment that has been returned by the bank or has not been cleared by the payment deadline does not constitute payment. The University charges a \$25 service charge for dishonored checks.

Students who submit dishonored checks may be required to make future payments by cash, money order, or certified check. The University has no obligation or liability for erroneous authorized payment instructions.

Payments received prior to 2:30pm EST, Monday-Friday (excluding bank holidays) will be processed the same day. Those made after 2:30pm EST will be credited the following business day.

## Financial Clearance

Financial clearance is required to protect the student account from late fees, registration and transcript holds, and potential course cancellation. The account is considered financially cleared when one of these criteria is met by the due date:

- Payment in full is made to the student account by the Payment in Full due date (see the [University calendar](#) for these dates).
- The first (and all subsequent) installment payment is made on-time according to the [installment plan schedule](#).
- Other funding is recorded via the Report Additional Credits function in [My Finances](#). Additional sources of funding (e.g., 529 plans, outside scholarships, or loans) may not post before the due date because of processing timelines or other reasons. The Report Additional Credits process enables families to inform UD of these pending credits, allowing them to pay only the remaining balance (as applicable).

Any student not enrolled in the [installment payment plan](#) who is not financially cleared by the date specified will be charged a \$55 late fee each monthly billing cycle. New students who are admitted and registered after the payment due date will not be charged a late fee if they make payment at the time of registration.

Students enrolled in the installment payment plan who do not pay at least the required installment amounts at the second, third, and/or fourth installments will be assessed a \$25 late fee.

Failure to pay does not relieve students of their financial obligation for courses not dropped within the [free drop/add period](#). Students who cannot pay or do not plan to attend must drop courses by the drop/add deadline, or be responsible for full charges.

The University reserves the right to cancel registration if students have not made satisfactory arrangements to pay semester costs in a timely manner. If any fees, fines, or miscellaneous payments are not received by due dates, the student may be dropped by the University. Subsequent registration will be refused and transcripts, diplomas, and other information concerning attendance at the University will be withheld. Reinstatement requires payment of the amount due and compliance with the usual readmission procedures.

Students are responsible for any collection agency fees, attorney fees, court costs, and other costs and charges necessary for the collection of any amount not paid by the due date.

Students who fail to make payments by the due date may be denied the privilege of using the [installment payment plan](#) in future semesters and may be required to prepay any future tuition charges prior to the start of the term for which they are enrolling.

## Financial Responsibility and Tuition Refund Eligibility

The act of registering generates related tuition charges for which students are financially responsible. Students who opt not to take courses for which they are registered must drop the courses by the [free drop/add deadline](#).

Students who drop from their classes by the end of the semester's [free drop/add deadline](#) are eligible for a full refund of tuition and fees. No refunds of tuition or course fees will be made for withdrawn courses after the end of the free drop/add period.

## Holds and Collections

Failure to financially clear a student account can result in a holds and collections activity.

Hold s	Reason	What to do
BAL	Outstanding Balance Due	Pay balance due or contact our office to explain why payment cannot be made
CAN	Cancellation of Term Pending	Pay balance due or contact our office to explain why payment cannot be made
COL	Collections	Pay balance due or contact our office to explain why payment cannot be made
LON	Loans	Call the Nursing Loan contact in our office (302) 831-8942
NSF	Returned Check	Replace returned check with a cashier's check or money order and include the \$25 Returned Check Fee
WOF	Write Off Account	Pay balance due in full to remove your account from Collections

The Collection Services Unit within the [Cashier's Office](#) is responsible for the collection of outstanding receivables and Nursing Loans. The collection processes are for students who are no longer enrolled at the University, due to graduation, separation and/or withdrawal. No transcripts or other information relating to any student records at the University shall be released or delivered to the student, or on behalf of the student, until all debts to the University and all of its affiliates have been paid.

## Tuition Discounts

### **Over 60 Tuition-Free Degree**

Matriculated students who are Delaware residents and 60 years of age or older may take credit courses on a space-available basis with no tuition charges. This discount does not apply to courses taken through [Professional](#)

[and Continuing Studies](#). Students must pay all applicable fees, except the Admission Application, Readmission Application, Advance Standing, Student Teaching, and New Student Orientation fees. For further information, contact the Professional & Continuing Studies office at 308-831-8843.

### **Delaware Teachers**

The College of Education and Human Development is committed to Delaware teachers. Scholarship opportunities offered by the College can be viewed by visiting [CEHD](#).

## VA Benefits

The University of Delaware is approved by the [Delaware State Approving Agency](#) to offer educational programs to Veterans. If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. To receive benefits, you must apply through the [Department of Veterans Affairs](#). Veterans Affairs determines the amount of benefits a student can receive.

Once the University of Delaware receives a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (GI Bill®) for a specific semester or session, the University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33 (GI Bill®).

Undergraduate degree programs are designed to be completed in four years. The VA will not allow the University to certify VA benefits to students who are not making satisfactory academic progress towards [Academic Standing](#). Therefore, VA educational benefits will be terminated if a student has not completed degree requirements in six years of full-time study or its equivalent. Due to VA regulations the University of Delaware will not certify VA benefits for a repeated course unless a program requires the course to be taken more than once or if a higher grade than the one achieved in a particular class is required to complete degree requirements. Due to VA regulations the University of Delaware will not certify VA education benefits for any audited coursework. Any course(s) audited will be marked as a withdrawal with the VA, effective the day the change to audit occurred.

The University maintains a [Veteran Student Service Office](#) to assist all veterans and students using veteran benefits regarding VA benefits, transitioning to university life and any additional inquiries they may have.

*\*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.*

## Financial Aid

### Applying for, Receiving, and Maintaining Financial Aid

To apply for financial aid, complete the [Free Application for Federal Student Aid \(FAFSA\)](#). This is the only application that UD requires to be considered for need-based financial aid, and it must be completed each

academic year. Filing for the next financial aid year can be completed as early as October 1 each year. FAFSA tutorial videos and other information on federal financial aid is available from the [US Department of Education](#).

## Eligibility

Students matriculated in a degree-granting program who are US citizens or eligible non-citizens and have a valid social security card on file with the Social Security Administration (SSA) are eligible to apply for federal financial aid. Continuing Education students are not eligible for federal financial assistance. Additional eligibility information can be viewed on the [Department of Education's website](#).

## Filing the FAFSA

- Students, parents, and borrowers are required to use an [FSA ID](#), made up of a username and password, to access certain [US Department of Education](#) websites. The FSA ID is used to confirm identity when accessing financial aid information and electronically signing federal student aid documents.
- Using the FSA ID, students complete the [FAFSA online](#), using UD's federal school code: **001431**.
- Filing the FAFSA will encourage the use of the IRS DRT (Data Retrieval Tool), which allows the [US Department of Education](#) to access tax year data directly from the [IRS](#). This will ensure the most accurate aid eligibility determination and may satisfy the need for further tax information if selected for federal verification.
- After submitting the FAFSA, students will receive a Student Aid Report (SAR) from the federal government which contains the Expected Family Contribution (EFC) and will also indicate [Pell Grant](#) eligibility as well as federal directly loans. Families should review the SAR carefully and correct any errors.
- Remember that the FAFSA must be filed each year and it is generally available for completion starting on October 1 for the next academic year (UD recommends completing the FAFSA by April 15 for returning students and January 15 for newly admitted students). This ensures that newly admitted students can be notified of financial aid offers timely as they make their enrollment decisions, and it helps returning students finalize their application for the upcoming academic year. Some financial aid is offered on a first-come, first-served basis and state-funded aid may have differing deadlines.
- Pay special attention not to make any errors on the FAFSA, and verify all personal information entered, particularly social security number and date of birth. Discrepancies with the SSA's records can cause delays in financial aid determination.
- Closely review the information sent on the SAR and correct any errors by logging back in to the [FAFSA](#) at any time.
- The federal government does require that a [Federal Verification Audit](#) of FAFSA data be completed for some applicants. This process can require the submission of federal income tax forms of students and parents. Students selected for verification can find more information on [FAFSA's website](#). A statement of [Selective Service Registration Compliance](#) also may be required.

## Financial Aid Eligibility

Financial aid may be offered based on available resources, the financial need of the applicant, and the student's continued enrollment in a degree program (with at least half-time status). Some aid is offered on a first-come, first-served basis.

## Notification of Aid

Newly admitted undergraduate students' financial aid notifications describe the sources and amounts of aid offered and are made available on the [My Blue Hen Home portal](#), as well as mailed to students' home addresses. This information is available prior to Admissions' decision deadline and deposit due date (May 1).

Returning undergraduate students' financial aid package notifications are sent via email in mid-July to the students' UDEL email addresses; graduate students are notified in late July/early August. This information is sent before payment is due to the UD student account. Students can accept, decline, or modify aid from UDSIS after receiving the notice. Accepting financial aid is done by completing any additional required steps in order for aid to disburse to the account, and this information can be found on the students' My Finances To Do List. Students should carefully review requirements for maintaining their funds, as well.

All students newly accepting federal loans must complete required Entrance Counseling and Master Promissory note signing. These steps serve as loan borrowing acceptance for newly admitted students.

## Financial Aid for Students with Previous Baccalaureate Degrees

A student who has completed their baccalaureate degree is not eligible to receive either a [Federal Pell Grant](#) or a [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#). It is the student's responsibility to indicate receipt of a first baccalaureate degree when completing the [FAFSA](#).

## Satisfactory Academic Progress (SAP)

[Federal Title IV](#) assistance programs require students to maintain progress toward a degree. These federal programs include the [Federal Pell Grant](#), [SEOG](#), [Federal Direct Loans \(Subsidized, Unsubsidized, and PLUS\)](#), and [Federal College Work-Study Program](#). Undergraduate satisfactory progress for financial aid purposes requires:

- Completion of a degree within six years of full-time attendance or its equivalent
- A cumulative grade point average of C (2.0) after 60 or more attempted hours
- Successful completion of 67% of credit hours attempted

SAP includes both qualitative and quantitative measures of the student's progress.

The **qualitative measure** establishes a minimum grade point index (Grade Point Average, or GPA) standard of 2.0.

- A student must have a cumulative grade point average of a 'C' (a 2.0 grade point index) at the end of the second year of study (defined as 60 credit hours attempted). A student may be placed on probation or dismissed for academic deficiency when the index for any semester is less than 1.23 or the quality-point



deficit is more than 12.99 points. Graduate students must maintain good standing as defined in the Graduate Catalog.

- For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U.

The **quantitative measure** establishes a maximum time frame for students to complete their programs of 6 years for undergraduates with no more than 180 earned credits (graduate students may differ), and a minimum number of credits a student must satisfactorily complete each year equal to 67% of all attempted coursework.

Degrees must be earned based on one of the following schedules:

- Undergraduate - First bachelor's degree must be completed within 6 years of full-time attendance or its equivalent, regardless of whether student has received financial aid. In all cases, the bachelor's degree should be earned while attempting no more than 180 credit hours.
- Graduate - Students must complete degrees within 5 years (10 semesters). During this 5-year period, students have 3 years of full-time attendance or its equivalent to complete required course work (does not include UNIV 868, 869, or 969). A 7-year limit is provided for doctoral students entering without a master's degree.
- To meet the time limits defined above, all students must complete for credit 67% of total credit hours attempted. This completion rate is defined as the number of earned hours divided by the number of attempted hours, where earned hours are courses in which a student has received a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Attempted hours include all satisfactory letter grades and unsatisfactory letter grades previously listed, including listener or audited classes, withdrawals and incompletes. Transfer credits are counted in both attempted hours and completed hours in this calculation. Repeated courses are also included in the calculation. If a class is repeated, all of the attempted hours are counted, but only the credit hours from the highest grade for the repeated course are counted as completed. Grades for all repeated courses are counted in the grade point average calculation.
- Academic dismissal will result in automatic suspension of all types of financial aid.

Student Financial Services reviews each student's academic record at the end of every spring term. The academic record is then compared against the qualitative and quantitative requirements of the University of Delaware's SAP Standards.

SAP Monitoring & Appeals - SFS reviews academic progress for all students at the end of the Spring Semester. Students who have not met all SAP requirements (regardless of whether they received financial aid) will be notified in writing that they have lost eligibility for financial aid.

A student may appeal eligibility decisions if there were extenuating circumstances which may have affected the ability to meet academic requirements. Examples of extenuating circumstances include personal or family critical illness (physical or mental), natural disaster impacts on student or family home, assault, and other circumstances outside student's control. Students looking to appeal will log in to [My SFS Docs](#) using UDeNetID and password, then complete the appeal form, explaining the situations, documenting circumstances, and developing an

Academic Recovery Plan with an academic advisor, if applicable. SFS will review appeals to determine whether SAP exceptions can be made.

Students whose SAP appeals are approved will be placed on SAP financial aid probation and aid will be reinstated.

Those students will be allowed one semester to meet SAP requirements and remain eligible for financial aid going forward (unless otherwise specified in the Academic Recovery Plan). Students will be reviewed term-by-term until SAP requirements are met to ensure progress according to the Academic Recovery Plan. In the meantime, students on financial aid probation may continue to receive aid.

In addition to the Academic Recovery Plan, undergraduate students on probation are required to achieve a semester grade point average of 2.0 or above, not receive an “I” in any coursework, and receive a “P” in each Pass/Fail course. (For graduate-level students, the minimum GPA requirement is determined by the academic unit.)

Students will be removed from SAP financial aid probation once successfully completing the Academic Recovery Plan. This is demonstrated by obtaining a GPA consistent with the minimum requirement for the relevant academic level and in completing an aggregate of 67 percent or more of all attempted credit hours.

Students who are placed on academic probation by their Schools or Colleges are also considered to be on financial aid probation under SAP. Students are expected to comply with the requirements of both the college or department and Student Financial Services. See note below regarding academic holds.

### **Failure to Meet SAP Probation Requirements**

Students who do not meet the terms of financial aid probation are not eligible for aid in any subsequent semester. A written notification is sent to all students who fail to comply with the terms of the probation.

A student can regain eligibility by doing the following and notifying Student Financial Services once the following have been accomplished:

- Complete a minimum of 12 credit hours or 8 credit hours for graduate students at the University of Delaware (or as specified in the Academic Recovery Plan) without the benefit of financial aid. Students may take the credits at another institution of higher education if approved by their academic advisor; and
- Achieve a minimum GPA of 2.0 for undergraduates (for graduate students, the GPA requirements of their academic unit); and
- Complete 100 percent of attempted credit hours.

*Note: A student who has lost eligibility cannot regain it by paying out-of-pocket for the enrolled classes or sitting out (not attending) for a semester.*

Students who believe SAP status and aid eligibility were affected by special circumstances can appeal through [My SFS Docs](#) with proper documentation of those circumstances (e.g., doctor’s notice, letter from academic advisor, etc.). Students filing appeals may be required to work with the academic advisor to develop a plan for achieving good academic standing.

## Grades

For financial aid purposes, satisfactory grades are defined as A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, and S. Unsatisfactory grades are defined as F, L, LW, N, X, Z, W, WF, I, and U. Students who fail to complete at least 67% of attempted credit hours because of incomplete grades or who withdraw from all classes will have financial aid terminated. A student may receive financial assistance for a course that was repeated.

### Repeated and Not-for-Credit Courses

A student repeating a course may receive aid for that course, and both instances of the course will count toward attempted hours, though only the instance receiving the better grade will count toward completed hours. Not-for-credit courses are not eligible for financial aid so students should be sure that repeated courses are not designated as not-for-credit. Any aid disbursed toward a not-for-credit course may require repayment.

### Terms with All Failing Grades

Students will be asked to verify attendance during a term in which all grades received are unacceptable (as defined above). Failure to verify attendance in each class will result in cancellation of all aid for the term.

The University has a range of holds, including financial, that prevent future registration by students who need to resolve various issues. SFS will not determine financial aid eligibility or release funds of students with an academic hold until that hold is removed by the School or College. Students can refer to UDSIS for additional information on any holds on their accounts.

## Official Withdrawal

Changes to enrollment, including termination through official withdrawal, can cause adjustments to [Title IV federal financial aid](#) funds. Federal regulations mandate that the Title IV aid of students who withdraw be reviewed for possible adjustment, and that any unearned aid be returned to the federal aid programs. Eligibility is based on the cost of education incurred for any individual semester (or special session) to which federal aid is applied and is contingent upon completion of that term. Percentage of aid earned is based on the date of official withdrawal, divided by the total number of days in the session. [Title IV](#) aid is governed by federal policy for students who withdraw prior to completing 60% of the term.

Students are required to adhere to the [University's official withdrawal policy](#) when terminating their enrollment prior to the end of a given term. Failure to officially withdraw can result in the cancellation of any federal financial aid funds previously offered that term. Federal regulations require that funds for ineligible recipients be returned to the financial aid program accounts. Students will be billed for semester charges.

## Financial Aid Types

### Grants

Grants are offered to undergraduate students seeking their first baccalaureate degree who demonstrate the requisite financial need, and they do not require repayment. UD automatically considers your eligibility for federal grant

funds when reviewing financial aid applications.

- **[Federal Pell Grants](#)** are offered based strictly on the student's Expected Family Contribution (EFC) as determined by the FAFSA. The maximum Pell Grant a student can receive is \$7,395 for the academic year. Students eligible for these funds will see them reflected on the financial aid notice.
- **[Federal Supplemental Education Opportunity Grant \(SEOG\)](#)** funds are offered on a first-come basis to Pell eligible undergraduate students based on their overall financial need. These funds are offered to students directly by the University and are limited to the funds allocated to the University by the [U.S. Department of Education](#). Students eligible for these funds will see them reflected on the financial aid notice.
- **[The Teacher Education Assistance for Higher Education \(TEACH\) Grant Program](#)** provides grants to students who intend to teach full-time in a public or private elementary or secondary school that serves students from low income families. In order to qualify, candidates must teach in a high need field at a low income school for at least four academic years within eight calendar years of completing the program of study for which the TEACH Grant was received.
- The University of Delaware offers a number of University grants and scholarships based on a student's financial need and academic performance. Students eligible for these funds will see them reflected on the financial aid notice.

## Scholarships

University scholarships are offered to both new and returning students on the basis of academic merit and sometimes financial need.

- UD offers a range of general scholarships and grants to both in-state and out-of-state students. Students are automatically reviewed for scholarship eligibility upon application to UD. No additional application is required for academic merit scholarship review, though scholarships and grants that also consider financial need require that students submit a [FAFSA](#).
- *Endowments*, or donor scholarships, are made available to students on behalf of UD's generous alumni and donors and often have specified criteria (e.g., college or major) in addition to the specified merit and financial requirements. The typical amount of these funds is \$2,000 per year. All students who file the [FAFSA](#) are automatically evaluated for these scholarships each June and are notified of any additional scholarship support when financial aid packages are prepared in mid-July.
- Students are encouraged to pursue available *external/outside scholarships* provided by other organizations. In most cases, the sponsoring agency is responsible for selecting recipients and determining the value. Please note: UD does not endorse any scholarship search engine that charges a fee. Students should never have to pay for a scholarship source. Additional information may be found on the [SFS website](#).

## Loans

Education loans are a form of financial aid utilized by many students to help meet the cost of attendance, and these require repayment. It is important for students to understand the loan options available to make informed decisions about loan program selection and borrowing amounts.

- [Federal Direct Student Loans](#) are offered based on eligibility determined by the FAFSA.
  - The interest on subsidized loans is paid by the federal government while students are enrolled at least half-time in a degree-seeking program in college.
  - Unsubsidized loans accrue interest while students are enrolled, and students can choose to pay the interest each month while enrolled in school or allow interest to accumulate during enrollment periods.
  - Borrowing limits
    - Freshman: \$5,500 (up to \$3,500 may be subsidized)
    - Sophomore: \$6,500 (up to \$4,500 may be subsidized)
    - Junior/Senior \$7,500 (up to \$5,500 may be subsidized)
  - Interest Rates & Fees
    - Rates and fees can be found at the [Federal Student Aid website](#).
- The [Federal Direct PLUS Loan](#) is a popular financing option for parents of undergraduate students.
  - Parents may borrow any loan amount up to the cost of attendance determined by UD, less any offered financial aid.
  - A credit check is part of the application process. If a parent is denied the loan, an additional unsubsidized loan will be offered to the student's financial aid package (\$4,000 for freshmen and sophomores, \$5,000 for juniors and seniors).
  - Students are required to complete the [FAFSA](#) for parents to borrow a Direct PLUS Loan.
  - Interest Rates & Fees
    - Rates and fees can be found at the [Federal Student Aid website](#).
- Alternative loans are another option to fill the gap between federal aid eligibility and the cost of attendance. These function similarly to the Federal PLUS loan but are offered by private education lenders. Alternative lender information can be found at [FASTChoice](#).
- The [Federal Perkins Loans](#) program has been discontinued by the federal government and those loans are no longer available for origination. Students who have existing Perkin loans can review information on the [Federal Student Aid website](#).

Students borrowing federal loans must complete the following items for loans to disburse, or pay, to the student account.

- [Master Promissory Note \(MPN\)](#) - First-time borrowing students and parents (PLUS Loans) must sign an MPN, a legally binding agreement to the terms and conditions of the loan. By signing them, students and parents are promising to repay the loan. Borrowers should keep a copy for their records.
- [Entrance Counseling](#) - First-time Direct Student Loan borrowers must complete online Loan Entrance Counseling which discusses rights and responsibilities as a Direct Student Loan borrower.
- [Exit Counseling](#) - Exit counseling provides loan repayment, grace period, and billing information, and is required of students graduating, leaving UD, or dropping below half-time. Completing exit counseling is mandated by federal law and a condition of receiving a federal student loan.

## Lending Code of Conduct

The [Higher Education Opportunity Act](#) of August 14, 2008 includes provisions that campuses participating in federal [Title IV student aid](#) programs publish a code of conduct which serves as the formal guiding principles in ensuring the integrity of the student loan process and ensures the ethical conduct of University of Delaware employees in regard to student loan practices.

The University of Delaware participates in the [William D. Ford Federal Direct Loan program](#) through the [United States Department of Education](#). This program includes [Direct Subsidized](#), [Direct Unsubsidized](#), and [Direct Parent PLUS loans](#).

Private/alternative education loans are also processed for students at their request as needed.

The University of Delaware does not maintain a preferred lender list for private/alternative student loans nor does it recommend any private lender. All decisions concerning private education loans will be made by the borrower based on their independent review of lender benefits and services. The University of Delaware will not refuse to certify or delay certification of any private/alternative education loan based on the borrower's selection of a particular lender.

To avoid any conflict of interest with the responsibilities of University of Delaware employees with respect to parent, student, and private/alternative loans, the University of Delaware's Student Lending Code of Conduct prohibits the following:

- Revenue sharing arrangement with any lender. The University of Delaware will not promote or recommend any lender in exchange for a fee or other material benefit from a lender.
- The solicitation or acceptance of gifts from a lender, guarantor or servicer by anyone with responsibilities with respect to loans at the institution. This prohibition extends to staff members' families.
- Employees or agents of a lender from identifying themselves, whether directly, or by implication, as an employee of University of Delaware to students, parents or any person seeking information about the University of Delaware.
- The assignment of a first-time borrower's loan to a particular lender, or refusing to certify/originate or otherwise delay certification/origination of any loan, regardless of the lender or guaranty agency the borrower selects.
- The acceptance of any funds to be used for private/alternative education loans in exchange for the institution providing concessions to the private lender.
- Requesting or accepting assistance with financial aid or other office staffing from any lender.
- Any employee with responsibilities with respect to financial assistance at the institution who serves on an advisory board or commission of a lender or guarantor may not accept anything of value from the lender or guarantor, except reimbursement for the reasonable expenses of serving on the board or commission. A Student Financial Services' staff member wishing to serve on an advisory board must seek prior approval from their supervisor.

Student Financial Services' staff members are expected to understand and adhere to all institutional policies and any local, state, and federal requirements that are applicable to their conduct or job performance. Any staff mem-

ber who has a question whether a particular situation or activity creates a conflict of interest or violates any laws or policy should immediately notify their supervisor prior to committing such activity or at the earliest time when such question arises.

## Work-Study

Work-study is a form of federal or state financial aid which subsidizes wages, allowing undergraduate students to obtain part-time jobs on-campus and nearby. To determine work-study eligibility, students must file a [FAFSA](#). Students earn an hourly wage (at least federal/state minimum wage) for these jobs, and funding is paid to the student via direct deposit payroll (as opposed to paying to the student account like other forms of aid). To search for and apply for work-study positions, visit the [Students Job Page](#) for part time, on campus undergraduate jobs. [Handshake](#) hosts thousands of off campus opportunities, graduate jobs, and internships.

## Student Consumer Rights and Responsibilities

Students who receive financial aid from the University of Delaware have the following rights:

- To know the costs of attendance to the institution
- To know all available sources of financial aid
- To be informed of all aspects of the financial aid package offered, including determination of need and disbursement
- To know the academic expectations of the institution
- To know the institution's refund policy

Students who receive financial aid from the University of Delaware have the following responsibilities:

- To apply for aid by the established University deadline
- To report any outside funding to the University (via [Student Financial Services](#))
- To remain in good academic standing and make appropriate academic progress
- To comply with loan repayment schedules
- To report any changes in family or student financial status to the University (via [Student Financial Services](#))
- To report withdrawal from school to their academic deans and to the offices of [Student Life](#), [Residence Life](#), and [Student Financial Services](#)

## Terms and Conditions

Education beyond high school is a significant investment that involves your time, money, and effort. By enrolling in the University of Delaware, students agree to accept certain rights and responsibilities. Students applying for and receiving financial aid further agree to the terms and conditions underlying those funds. Failure to comply with your responsibilities may result in removal from the University, cancellation or reduction of financial aid, and/or collection activity.

The information provided here should be used as a guide and is subject to change without notice to comply with federal and/or state governments, the Trustees of the University of Delaware, and the administration of the University.

Questions concerning the content of rights and responsibilities and the terms and conditions of financial aid should be directed to University Delaware Student Financial Services.

## Financial Aid Terms and Conditions

**I understand any financial aid that is being offered to me has the following conditions associated with it as defined here:**

- I understand that the Financial Aid Notice does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.
- I understand that my Financial Aid is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid offered to me may be revoked.
- If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.
- I agree to allow financial aid I receive to pay any and all charges assessed to my account at the University of Delaware, such as tuition, fees, campus housing and food plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.
- I understand that the University of Delaware makes available financial aid terms and conditions for my review at any time.
- Federal Aid: I understand that any federal [Title IV financial aid](#) I receive, except for [Federal Work-Study](#) wages, will first be applied to any outstanding balance on my account for tuition, fees, room and board. Title IV financial aid includes aid from the [Pell Grant](#), [Supplemental Educational Opportunity Grant \(SEOG\)](#), [Direct Loan](#), [PLUS Loan](#), [Perkins Loan](#) and [TEACH Grant](#) programs. I authorize the University of Delaware to apply my Title IV financial aid to other charges assessed to my student account, such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education related charges. I further understand that this authorization will remain in effect until I rescind it. Finally, I understand that federally-required disclosures can be found on the University's consumer information page.
- Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships, and grants offered to me by the University of Delaware will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal [Title IV financial aid](#) regulations and may, therefore, reduce my eligibility for other federal and/or state financial aid (e.g., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.
- I must be a U.S. citizen or eligible non-citizen to receive federal or state funds.



- I must be classified as a degree-seeking student at the University of Delaware to be eligible for financial aid. I understand that limited graduate certificate programs may be eligible, and I should check with [Student Financial Services \(SFS\)](#) to determine if I would be eligible and to find out what limitations might exist. I also acknowledge that provisionally admitted graduate students are not eligible for financial assistance.
- My financial assistance is offered based on merit and/or calculated need as determined from the information provided on my financial aid application forms. Further, my financial aid funds are subject to adjustments or cancellations due to changes in laws, regulations, appropriations, financial situation, verification, discovery of data errors, enrollment status, or residency status, to name a few examples where adjustments may be necessary.
- If I have been previously incarcerated, am currently incarcerated or might be incarcerated during my current term of attendance, I must identify myself to [Student Financial Services](#) to determine my financial aid eligibility.
- If I receive any financial assistance from an outside source (e.g., a private scholarship) that is not processed through Student Financial Services, I must inform [SFS](#).
- I must be enrolled at least half-time (6 credit hours minimum as an undergraduate student for all semesters or 4.5 credit hours minimum as a graduate student for the fall and spring semesters; and 6 credit hours minimum for the summer session (with a few exceptions for our Graduate online programs) to be eligible for [Federal Direct Loan\(s\)](#). If I am a [Pell Grant](#) recipient, I may be allowed to receive the Pell at a reduced rate if I enroll less than half time.
- Undergraduates must be enrolled full-time (12 credit hours per semester) to receive most types of financial aid. If I enroll less than full-time, my financial aid offers (including [Federal Direct Loans](#), University of Delaware grants/scholarships, and the [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#) will be reduced or cancelled.
- I must only be enrolled in classes required to complete degree requirements in my specified program of study as specified in the University Catalog. I understand I should work with my academic advisor to determine that the coursework I am enrolled in is required to meet graduation requirements in my program.
- I understand that classes taken for audit are not eligible for financial assistance and do not count toward enrollment for purposes of financial assistance. I also acknowledge that it can affect renewing of future aid/scholarships if I do not complete a full-time course load.
- If requested, I agree to provide documents to verify the accuracy of information reported on the [FAFSA](#) before financial aid can be offered or disbursed.
- I will be responsible for repaying any funds I receive that exceed my financial need or, if for any reason, I become ineligible for the financial aid. If I drop classes, withdraw, or make other academic changes, my financial aid may be adjusted and repayment may be required. I agree to contact [Student Financial Services](#) prior to dropping or withdrawing from the University, as it may impact my current or future aid eligibility.
- If I stop attending classes without officially withdrawing (unofficial withdrawal), I understand my financial aid may be adjusted and repayment may be required.
- I understand I must maintain [Satisfactory Academic Progress \(SAP\)](#).

- I acknowledge that I must work in a [Federal Work-Study \(FWS\)](#) position to earn the FWS amount shown on my financial aid notice, as FWS funds are not disbursed into my University student account. Rather, I will receive a pay check every two weeks, just as in any other form of employment.
- If I am working toward a second bachelor's degree, I may be only eligible for [Federal Direct Loan\(s\)](#).
- I understand I am not eligible for aid restricted to undergraduate students, such as the [Federal Pell Grant](#) or [Federal SEOG](#), if I have a bachelor's degree or I am a graduate/professional student.
- I acknowledge I will receive financial aid in two installments (one half will disburse for fall semester; the second half for spring semester), unless otherwise noted. I understand disbursements will be made directly to my student account.
- I agree that my financial aid will be used to pay any and all University charges that accrue to my account. If I wish to limit aid to pay only tuition, fees, and on-campus housing charges, I understand I must notify SFS in writing.
- I agree to respond promptly to all requests from [SFS](#) for additional information. If I do not respond, I understand I may be billed for a portion or all of the financial aid disbursed to me.
- I agree that a financial aid refund from one semester can be used to cover any prior semester's outstanding charges. If I wish to decline the crediting of one semester's aid refund to a prior semester's charges, I must decline by contacting [SFS](#).
- I agree to notify [SFS](#) if I have been offered financial aid for a semester in which I do not plan to enroll.
- I certify that any federal student aid funds received during the academic year will be used solely for educational expenses related to attendance during the year.
- I agree to repay to UD any financial aid funds disbursed to me in error. If a mistake was made, whether by myself, SFS or another agency, I understand that federal regulations require that the mistake be corrected and funds be billed back as necessary.

## Student Account Terms and Conditions

### Payment of Fees / Promise to Pay

I understand that when I register for any class at the University of Delaware (UD) or receive any service from UD, I accept full responsibility to pay all tuition, fees, and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the [U.S. Bankruptcy Code at 11 U.S.C. §523\(a\)\(8\)](#)) in which the University of Delaware is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.)

I understand that I must officially withdraw from classes through [UDSIS](#) before the [free drop/add period](#) for the term in question ends to receive a full refund of tuition and fees. I further understand and agree that if I drop or withdraw from some or all of the classes for which I register after the end of free drop/add, I will still be responsible for paying the full tuition and fees as stated on my student account prior to drop/withdrawal. I further understand

that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

## Online Payment Processing Security

I understand that the University of Delaware has chosen CASHNet as the secure third-party payment processor for UD. I also understand that the UD and CASHNet websites adhere to all applicable federal, state, and banking security standards. I understand that CASHNet secures my personal information entered into their website through VeriSign (Secure Sockets Layer, SSL, 128-bit encryption), which creates a protected connection between users and the web server. I further understand that this means my account number and personal data are never sent over the internet unencrypted. Finally, I understand that any payment, e.g., check or ACH, made to the University of Delaware complies with [NACHA standards](#).

## Delinquent Account / Collection

*Financial Hold:* I understand and agree that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, UD will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

*Late Payment Charge:* I understand and agree that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, UD will assess late payment and/or finance charges at the rate of \$55 per month (\$25 per month if I have enrolled in the monthly installment plan) on the past due portion of my student account until my past due account is paid in full.

*Collection Activity:* I understand and accept that if I fail to pay my student account bill or any monies due and owe the University of Delaware by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, UD may refer my delinquent account to a collection agency. I further understand delinquent account may be reported to one or more of the national credit bureaus.

## Communication

*Method of Communication:* I understand and agree that the University of Delaware uses e-mail as an official method of communication with me, and that, therefore, I am responsible for reading the e-mails I receive from UD on a timely basis. I further acknowledge and understand that UD enables me to grant parent/guardian access to My Finances, the University's online billing and financing site, and to receiving email billing notifications via the Parent/Guardian Services administration website.

*Contact:* I authorize the University of Delaware and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to UD, or to receive general information from the University of Delaware. I authorize UD and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls, and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the [Registrar's Office](#).

*Updating Contact Information:* I understand and agree that I am responsible for keeping the University of Delaware records in [UDSIS](#) up to date with my current physical addresses, email addresses, and phone numbers. Upon leaving the University of Delaware for any reason, it is my responsibility to provide UD with updated contact information for purposes of continued communication regarding any amounts that remain due and owed to the University of Delaware.

## Entire Agreement

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and the University of Delaware, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by the University of Delaware if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

## Method of Billing

I understand that the University of Delaware uses electronic billing (e-bill) as its official billing method, and, therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. I further acknowledge that e-bill information is available on the [SFS website](#).

## Billing Errors

I understand that administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at the University of Delaware.

## Returned Payments / Failed Payment Agreements

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$25. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with the University of Delaware may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at UD.

## Withdrawal

If I decide to completely withdraw from the University of Delaware, I will follow the instructions on the [Registrar's website](#), which I understand and agree are incorporated herein by reference.

## Privacy Rights and Responsibilities

I understand that the University of Delaware is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](#), which prohibits UD from releasing any information from my education record without my written permission.

Therefore, I understand that if I want the University of Delaware to share information from my education record with

someone else, I must provide written permission by following the procedure outlined on the [Registrar's website](#). I further understand that I may revoke my permission at any time as instructed in the same procedure.

## IRS Form 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to the University of Delaware upon request as required by [Internal Revenue Service \(IRS\)](#) regulations for [Form 1098-T](#) reporting purposes. If I fail to provide my SSN or TIN to UD, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from the University of Delaware. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by submitting a request to [SFS](#).

## Student Age

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement, that the educational services provided by the University of Delaware are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

## Financial Aid Eligibility Guidelines

### Satisfactory Academic Progress

Satisfactory academic progress (SAP) is checked at the end of each spring semester. Students failing to meet SAP are placed on financial aid suspension beginning with the summer term. Students placed on financial aid suspension are ineligible to receive any federal student aid funds.

Please note: Federal Department of Education guidelines require that academic progress be measured using actual grade point average (GPA). Students who opted for mid-pass (MP), low-pass (LP), or non-credit (NC) [grading options](#) in the 2020 Spring Semester may see a different GPA in their academic record than what SFS must use to determine Satisfactory Academic Progress. Students' 2020 Fall Semester grading selection may also have an impact on 2020-2021 academic year progress.

### SAP Guidelines

Federal and state regulations require the University of Delaware to monitor students' Satisfactory Academic Progress in order to disburse federal and state funds.

All students who wish to qualify for financial aid while attending the University of Delaware must meet certain standards of Satisfactory Academic Progress. These standards include:

- A minimum cumulative Grade Point Average (GPA)
- A minimum credit hour completion rate
- Completion of a degree or program of study within a maximum number of credit hours.

Student Financial Services will evaluate students' academic records and compare their records to the federal standards of Satisfactory Academic Progress at the completion of the Spring term.

The satisfactory academic progress policy includes both qualitative and quantitative measures of the student's progress. The **qualitative measure** establishes a minimum grade point index (Grade Point Average, or GPA) standard. The **quantitative measure** establishes a maximum time frame for students to complete their programs and a minimum number of credits students must satisfactorily complete each year.

#### Quantitative Standard

1. Students must earn their degrees based on one of the following schedules:
  1. Undergraduate - Whether a student has received aid or not, a student must earn their first bachelor's degree within 6 years of full-time attendance or its equivalent. In all cases, the Bachelor's degree should be conferred while attempting no more than 180 credit hours.
  2. Graduate - All graduate degrees must be completed within 5 years (10 semesters). During this 5-year period, a student has 3 years of full-time attendance or its equivalent to complete required course work (does not include UNIV 868, 869, or 969). A 7-year limit is provided for doctoral students entering without a master's degree.
2. To meet the time limits defined above, all students must complete for credit 67% of total credit hours attempted. This completion rate is defined as the number of earned hours divided by the number of attempted hours, where earned hours are courses in which a student has received a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P and S. Attempted hours include all satisfactory letter grades and unsatisfactory letter grades previously listed, including listener or audited classes, withdrawals and incompletes. Transfer credits are counted in both attempted hours and completed hours in this calculation. Repeated courses are also included in the calculation. If a class is repeated, all of the attempted hours are counted, but only the credit hours from the highest grade for the repeated course are counted as completed. Grades for all repeated courses are counted in the grade point average calculation.
3. Academic dismissal will result in automatic suspension of all types of financial aid.

Students who fail to meet one or more of the Satisfactory Academic Progress standards at the time their academic progress is reviewed are not eligible for financial aid\*. Students will be notified of their failure to meet standards of Satisfactory Academic Progress by email and through [UDSIS](#); however, students are responsible to stay informed of the University's Satisfactory Academic standards and to monitor their own academic progress.

\*Financial Aid affected by this policy include the following:

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Perkins Loan
- Federal Direct Loans (Subsidized, Unsubsidized, and PLUS)
- Federal Nursing Loan

If you have been notified that you are no longer making Satisfactory Academic Progress and extenuating circumstances impacted your progress, you may submit an appeal to determine if your aid can be reinstated. To access the appeal form, go to [My SFS Docs](#) and log in with your UDeNetID and password.

*Please note the USAP appeal is for one term only. If the appeal is approved, the student must contact SFS prior to the start of the following semester after grades have posted to be considered for aid for the following term. For instance, the student would contact SFS after fall grades are posted to be reviewed for aid in the spring semester if the appeal was approved for the fall.*

By the end of an undergraduate student's second year of study (defined as 60 credit hours attempted), s/he must have a cumulative grade point average of a 'C' (a 2.0 grade point index). Student may be placed on probation or dismissed for academic deficiency when the index for any semester is less than 1.23 or the quality-point deficit is more than 12.99 points. Graduate students must maintain good standing as defined in the [Graduate Catalog](#).

Students who fail to maintain SAP will be notified on how to [submit an appeal](#), citing any special or mitigating circumstances they believe should be considered. Students submitting successful appeals are placed on financial aid probation and allowed to receive federal student aid for one semester. Each successful appeal includes academic requirements that must be met to receive aid beyond the one semester. Students denied aid for failure to meet these satisfactory academic progress requirements may re-establish eligibility once they meet the requirements.

## Dependency Status

When you apply for federal student aid, you will answer certain questions that will determine your dependency status. If it is determined that you are dependent on your parents, you must report their income and assets as well as your own. If it is determined that you are independent of your parents, you should report only your income and assets (and those of your spouse, if married).

You are considered an independent student if one or more of the following applies to you:

- are age 24 or older (or will turn age 24 before January 1 of the academic year for which you are applying),
- are considered married as of the date of [FAFSA](#) filing (this also includes students who are separated but not yet legally divorced, and living apart from their spouse),
- are enrolled in a graduate or professional degree (master's or doctorate) program
- are currently serving on active duty in the U.S. Armed Forces for purposes other than training,
- are a veteran of the U.S. Armed Forces,
- have legal dependents for whom you provide more than half of their financial support,
- were an orphan, foster child, or ward/dependent of the court at any time since age of 13,
- are an emancipated minor or in legal guardianship, or were when reaching the age of majority in your state (NOTE: The [United States Department of Education](#) does not recognize Emancipation of a Mississippi Resident as being valid to establish independent student status for Federal Financial Aid.),
- are/were confirmed as an unaccompanied youth, or are/were homeless or at risk of being homeless

Unless you meet one or more of these conditions, you must be evaluated as a dependent student. This means that your parents' financial data will have to be considered in determining your need for financial assistance.

## Financial Need

Financial need is the difference between what it costs you to attend the University and the resources you have available to meet those costs. Cost of attendance (COA) includes tuition and fees; housing and food (both on campus and off campus allowances); and allowances for books, supplies, transportation, and personal expenses.

Your individual family's ability to meet your costs of attendance is determined by a formula established by Congress that calculates your Expected Family Contribution (EFC). The EFC is a measure of how much you and your family are expected to contribute to the costs of your education for the year. The EFC is determined by an analysis of the financial data you and your parents (or you and your spouse, if married) provided on the [FAFSA](#). If your costs of attendance (COA) exceed your EFC, then you demonstrate financial need (amounting to the difference between the COA and the EFC). If your EFC exceeds your COA, then you do not have financial need and are, therefore, ineligible for need-based student financial aid. Eligibility for most scholarships, the [Federal Direct Unsubsidized Loan program](#), and the [Federal Parent \(PLUS\) Loan program](#) is not based on financial need. Furthermore, the amount you are expected to pay may be more than your demonstrated financial need.

## Verification

[Verification](#) is a federally mandated, quality control process in which some [FAFSA](#) applications are selected by the Federal Processor for additional review. Your Student Aid Report will tell you if you have been selected for verification. If so, our office must complete a verification review in order to "verify" the accuracy of your FAFSA data. We will notify how to complete the verification process, as well as how to submit the required documentation in [My SFS Docs](#). The verification information must be completed and submitted through your portal along with other required documentation based on your verification selection status. After the verification review process, our office may need to correct any inaccurate information on your FAFSA. If no corrections are needed, and all FAFSA data are verified as accurate, your financial aid will be offered based on your eligibility.

Since the verification process can delay your financial aid disbursement, you are encouraged to provide our office with requested information as soon as possible.

## Professional Judgment

Although the process for determining eligibility for federal student aid is the same for everyone, there is some flexibility. If you feel that you have special circumstances that might affect your costs of attendance or the amount you and your family is expected to contribute (EFC), you should contact [SFS](#). You should be aware that the evaluation of special circumstances usually results in a delay in the finalizing of financial aid. For more detail and documentation, [submit an inquiry](#) and your SFS Advisor will be in contact to discuss your situation and what type of documentation you will be required to submit.

## Status Change



Student aid recipients are required to report to [Student Financial Services](#) any changes in financial or residency status. This includes the reporting of the receipt of funds from sources such as scholarships, loans, and fellowships not reported in the original application.

## Review

Student Financial Services reserves the right to review and revise, or cancel financial aid at any time for the following reasons: changes in financial or academic status, discovery of incorrect or falsified information, updates to residency, or errors in the determination of need and eligibility for assistance.

## Disbursement

Scholarships, loans, and grants are disbursed (pay) by direct credit to the student account at the beginning of each semester. Refunds of any excess funds can be requested by the student at through UDSIS and either be directly deposited to your bank account or mailed to your permanent address.

## Refund/Payment for Withdrawals

The [Higher Education Amendments of 1998](#) defines withdrawal as failure to complete the period of attendance on which federal aid eligibility was based. Therefore, this policy affects not only those individuals who complete the formal withdrawal notification process, but also those students who simply stop attending classes.

Students withdrawing after classes begin will be required to repay a prorated portion of funds received.

Special refund provisions apply for students who withdraw after receiving financial aid for a specific term of enrollment from any of the following [Title IV programs](#):

- [Federal Pell Grant](#)
- [Federal Iraq & Afghanistan Service Grant](#)
- [Federal Supplemental Educational Opportunity Grant \(FSEOG\)](#)
- [Teacher Education Assistance for College and Higher Education Grants \(TEACH\)](#)
- [Federal Direct Subsidized and/or Unsubsidized Loan](#)
- [Federal PLUS Loan \(Undergraduate and Graduate\)](#)
- [Other Title IV programs](#)

## Renewal

Financial aid offers are not automatically renewed from year to year. Students must file the [FAFSA](#) each year. Students wishing to apply for financial aid for the summer or winter term should complete a [special sessions request](#).

## Overawards

The receipt of federal funds in excess of a student's eligibility is called an overaward. Students are liable, or must repay any, overawards, whether the overaward is a result of incomplete or erroneous data provided by the student

or an error on the part of the University.



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