



John Patrick University of Health and Applied Sciences

Understanding Federal Student Aid Programs

Purpose

Federal Student Aid programs are meant to help students finance higher education based on financial need.

There is no guarantee federal student aid programs will provide enough financing to cover your entire education costs.



Types of Aid Available at JPU


Undergraduate Level

- Pell Grants (based on financial need)
- Subsidized Loans
- Unsubsidized Loans
- Parent Plus Loans (for dependent students)

Graduate Level

- Unsubsidized Loans
- Graduate Plus Loans





For the full list of eligibility requirements, go to <https://StudentAid.gov/understand-aid/eligibility/requirements>

Who Gets Federal Student Aid?

- Demonstrate financial need
- U.S. Citizenship or an eligible noncitizen
- Possess a valid Social Security Number
- Enroll at least half-time in an eligible degree or certificate program
- Maintain satisfactory academic progress



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All applicants for federal student aid are considered either “independent” or “dependent.”

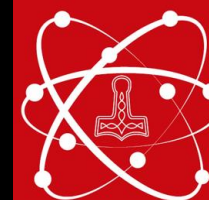
Independent Student

If you answer **YES** to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA® form.

1. Will you be 24 years old or older by Jan. 1 of the school year for which you are applying for financial aid? For the 2024–25 award year, were you born before Jan. 1, 2001?
2. Are you married and not separated?
3. Are you a graduate or professional student (working toward a master’s or doctorate degree)?
4. Do you have children or other legal dependents, other than your spouse, who live with you and receive more than half of their support from you?
5. Are you a veteran of or currently serving on active duty in the U.S. armed forces?
6. At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
7. Are you an emancipated minor or are you in a legal guardianship as determined by a court?
8. Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

Dependent Student

If you answer **NO** to ALL of these questions, then you may be a dependent student. You may be required to provide your parent’s information on your FAFSA form, and they may be identified as a contributor on your form.



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Pell Grants

Pell Grants are Federal Aid that does not need to be paid back unless you no longer maintain eligibility status during an academic term.

If you have earned a bachelor's degree, you are not eligible.

Award Amount

The maximum award possible in the 2023-2024 academic year is \$7,395.

Full-Time or Part-time status and your EFC (Estimated family contribution) are factors in determining your award amount.

More information is available at:

<https://studentaid.gov/understand-aid/types/grants/pell>



Undergraduate Loan Programs

Subsidized Loans

These are loans that must be repaid once you are no longer in school. While you are in school and enrolled at least half-time, interest on these loans are paid by the federal government. The current interest rate through June 30, 2024 is 5.50%

Unsubsidized Loans

These are loans that must be repaid once you are no longer in school. While you are in school, interest is charged to you. You can choose to pay interest while you are in school. The current interest rate through June 30, 2024 is 5.50%

More Information on loans: <https://studentaid.gov/sub-unsub>

More Information on Interest Rates: <https://studentaid.gov/interest>



Undergraduate Loan Programs

Parent Plus Loans

Dependent Students are eligible for these loans and their parent or parents must participate in the application process. These loans must be paid back once you are no longer in school. The current interest rate through June 30, 2024 is 8.05%

More Information on loans: <https://studentaid.gov/plus>

More Information on Interest Rates: <https://studentaid.gov/interest>



Graduate Loan Programs

Unsubsidized Loans

These are loans that must be repaid once you are no longer in school. While you are in school, interest is charged to you. You can choose to pay interest while you are in school. The current interest rate through June 30, 2024 is 7.05%

Graduate Plus Loans

These are loans that must be repaid once you are no longer in school. While you are in school, interest is charged to you. You can choose to pay interest while you are in school. The current interest rate through June 30, 2024 is 8.05%

More Information on loans: <https://studentaid.gov/plus>

More Information on Interest Rates: <https://studentaid.gov/interest>



Loan Amounts

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500-No more than \$4,500 of this amount may be in subsidized loans.	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	\$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans.	\$12,500-No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	Not Applicable (all graduate and professional degree students are considered independent).	\$20,500 (unsubsidized only).
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000-No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates-No more than \$23,000 of this amount may be in subsidized loans.

Process for Receiving Aid

- Complete a FAFSA by going to <https://fafsa.gov>
 - When you fill out the FAFSA, include JPU's OPE ID number so we receive your application information: 04232800
- JPU partners with a Federal Aid provider to review your information and determine your eligibility.
- Once we determine your aid eligibility, we will send you details on the types of aid and amounts per type you may receive. These amounts are based on one academic year (two semesters)

Accepting Aid After You Receive Your Offer

You will receive an email with the following instructions:

Next Steps for Receiving Aid

1. Complete the [authorization form](#)
2. Click [HERE](#) to complete entrance counseling
3. Click [HERE](#) and make sure all Master Promissory Notes are signed
4. Submit the Federal Student Aid Acceptance Form (upload the authorization form in step #1 as well)



Requesting Funds

After Steps 1-4 to receive funds are complete, JPU will request funds.

- During your first semester of enrollment at JPU, federal aid funds may not be requested for the first 30 days.
- Half of the amount you accepted will arrive and be applied to one semester.
- We will send you a notice via email.
- You can review account balances on your Populi account
- If you have a credit balance on your account and you note on the authorization form (Step 1) that you do not authorize excess funds to remain on your account for future tuition, JPU will send a check to you.



What if I am not eligible or Federal Aid program funds do not cover my tuition and Fees?

JPU partners with Sallie Private Student loans. You can apply for a student loan by going to <https://salliemae.com>



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What is required to maintain Satisfactory Academic Progress for Undergraduate Students?

- The minimum acceptable cumulative GPA for undergraduate students is 2.0.
- Successfully complete at least 67% of the cumulative attempted credit hours
- Make positive progress toward a program of study within 150% of the published program length.
- Unsuccessfully completed courses must be completed successfully during the second attempt.
 - The Radiologic Technology program requires the following courses to be successfully completed during the first attempt: Introduction to Imaging Principles (RTE115), Radiation Physics (RTE214), Principles of Radiographic Exposure (RTE215), Radiographic Procedures I (RTE110), Radiographic Procedures II (RTE210), and Radiographic Procedures III (RTE212).
- Successfully complete the program Capstone or culminating course during the first attempt.
- For programs that require the accumulation hours in a clinical setting, the student must successfully complete any Track or Preceptor Evaluation required in the applicable program curriculum during the first attempt.



What is required to maintain Satisfactory Academic Progress for Graduate Students?

- The minimum acceptable cumulative GPA for undergraduate students is 3.0.
- Successfully complete at least 67% of the cumulative attempted credit hours
- Make positive progress toward a program of study within 150% of the published program length.
- Unsuccessfully completed courses must be completed successfully during the second attempt.
- Successfully complete the program Capstone or culminating course during the first attempt.
- For programs that require the accumulation hours in a clinical setting, the student must successfully complete any Track or Preceptor Evaluation required in the applicable program curriculum during the first attempt.



What Happens If I don't Make Satisfactory Academic Progress?

Satisfactory Academic Progress (SAP) is reviewed at the end of each semester. If you do not meet one or more minimum requirements, you'll receive a notice that you have been placed on academic probation.

If you remain on academic probation for two consecutive semesters, you lose eligibility for federal aid programs and you risk dismissal from JPU.



Where Can I find More Information?

The [Student Resources](#) page JPU's website has detailed information on Financial Aid Information including a [one-page PDF](#) with direct links to helpful resources provided by StudentAid.gov.

Student Resources

[Academic Catalog](#)

[Attendance Update Request Form](#)

[JPU Payment Form](#)

[Textbook Listing by Program](#)

[Student Services](#)

[Federal Student Aid Program Information](#)



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Who Can I Contact at JPU?

Assistance with Federal Aid questions:

Shana Schadler: sschadler@jpu.edu

Betsy Datema: bdatema@jpu.edu

Assistance with Sallie Mae

Betsy Datema: bdatema@jpu.edu

Assistance with Payment Plans

Linda Murphy: lmurphy@jpu.edu

Phone: 574-232-2408



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