

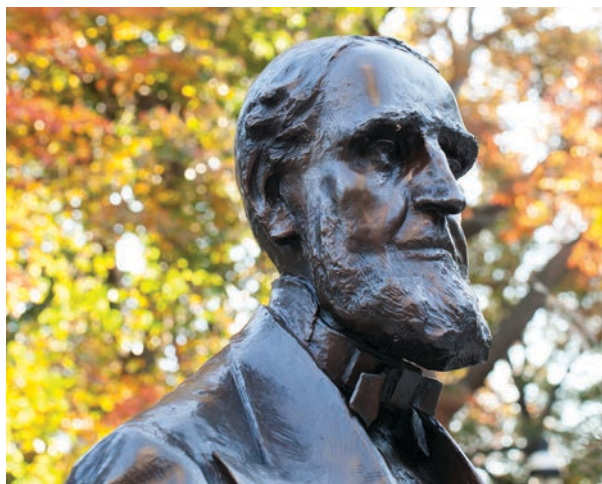


2014–2015

A GUIDE TO UNDERSTANDING YOUR FINANCIAL AID PACKAGE



LEHIGH UNIVERSITY



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This handbook is intended to help you better understand your financial aid notification (FAN), as well as to inform you of important requirements, policies and procedures. Be sure to review your FAN for accuracy (name, address, housing and enrollment status). If you are viewing your award on the portal, we suggest that you print your notification for your records. If you have received a paper copy of your FAN, sign and date one copy of the letter and submit it to the Office of Financial Aid. You can also accept the terms and conditions on the student portal. If you are accepting the terms and conditions via the portal, be sure to also accept or decline any self-help portions (explanation on page 5) of your financial aid package individually.

NOTE: Important messages may appear on the back side of your paper award notification and in active messages through the student portal.

In order to finalize your financial aid package, you must comply with any requests for additional paperwork. This may include, but is not limited to, the 2014-15 Lehigh University Financial Aid Application and complete copies of parents' and student's 2013 federal tax returns, W-2s and all accompanying schedules or other requests. Students may check any requests for additional paperwork by logging into their campus portal. Please note that it is the student's responsibility to make sure that all paperwork has been received and that there are no outstanding requirements.

MISSION OF THE OFFICE OF FINANCIAL AID

The mission of the Office of Financial Aid is to reduce the financial barriers to a Lehigh education for those families whose resources alone would be insufficient to meet the cost of attendance. Our aid program is designed to measure the difference between our costs and the amount of money your family can be expected to contribute toward those costs.

DETERMINING FINANCIAL AID ELIGIBILITY

The Office of Financial Aid awards aid that is based on need. We determine institutional financial need by taking into account both the federal methodology

(FAFSA) as well as our own institutional calculations (CSS/PROFILE). A family's institutional need is determined by subtracting the calculated expected family contribution (EFC) from the university's cost of attendance for the current academic year. If all of the required paperwork is submitted and complete by the given deadlines, a student's institutional financial need may be met with a combination of self-help (federal and institutional loans) and gift aid (grants and scholarships), based on fund availability. The majority is renewable on the basis of both continuing need and satisfactory academic progress criteria (page 8).

Financial aid packages are made for one academic year and are divided and disbursed equally between fall and spring semesters. Please refer to the chart on the pages that follow for additional information regarding specific types of financial aid that may be listed on your award notification.

APPLICATIONS AND MASTER PROMISSORY NOTES

Direct Loans: First-time borrowers of a Federal Direct Loan (subsidized or unsubsidized as noted on your notification letter) must complete Entrance Counseling and complete a Master Promissory Note prior to disbursement. The MPN acts as the loan application and is valid for 10 years from the date of completion. The MPN and Entrance Counseling can be completed at www.studentloans.gov. You will need your government-issued PIN to complete this process. If you do not know your PIN, please visit www.pin.ed.gov to request a duplicate. You only need to complete one Direct Loan MPN regardless of the type and amount of loan that you borrow. Additional information will be e-mailed to students with instructions on how to complete Entrance Counseling and Master Promissory Notes.

Perkins/Institutional Loans: If you have a Perkins Loan and/or Institutional Loan in your financial aid package, you will be required to complete additional forms that the Office of Financial Aid will provide to you at a later date.

DISBURSEMENT OF FUNDS

Prior to disbursement or processing of your institutional aid, you and/or your parents must submit complete copies of your 2013 federal tax returns with all accompanying schedules and W-2 forms. You must also comply with requests for other documentation, such as verification worksheets, sibling enrollment verifications, etc. If you are selected for federal verification you may be required to use the IRS Data Retrieval Tool*.

If all documentation has been received, your aid will be disbursed and appear as a credit or memo item on your bill. Federal regulations state that federal funds may not be disbursed more than 10 days prior to the start of the semester.

Costs of Attendance for the 2014-15 academic year include the following:

Tuition	\$44,520
Technology fee	\$370
Room*	\$6,820
Board**	\$5,060
Books/Personal***	\$2,065
TOTAL	\$58,835

NOTE: An engineering/science lab fee of \$190 will be added for students with declared science majors and those enrolled in the PC. Rossin College of Engineering and Applied Science for all students—whether you live in campus housing or off-campus housing. This fee is subject to change based on final approval by the Board of Trustees.

*Average room cost (for resident/off-campus students)

** Includes cost for 19-meal plan

***Estimated books and personal expenses

*If you are unable to use the IRS Data Retrieval Tool you may provide our office with a copy of an official 2013 IRS Tax Return Transcript (this is not a request for a copy of an IRS 1040, 1040A or 1040EZ that you filed with the IRS) for both yourself and your parent(s). You will be notified by our office if you have been selected for verification by the government and have not completed one of the steps. Failure to comply will result in the prevention of disbursement of all federal funds to your student account and could potentially put you at risk of being charged a late payment fee due to the resulting unpaid balance. The IRS Data Retrieval Tool cannot be used until one to two weeks after electronically filing a tax return and six to eight weeks after filing a paper tax return. You may need to use the Data Retrieval Tool after your original filing date by submitting a FAFSA correction.

GIFT AID

PROGRAM	ANNUAL/AGGREGATE AMOUNTS	ELIGIBILITY ¹
Federal Pell Grant	<ul style="list-style-type: none"> Annual minimum and maximum vary \$605 minimum for 2013-14 \$5,645 maximum for 2013-14 No aggregate limit 2014-2015 limits are not yet available 	<ul style="list-style-type: none"> Undergraduate students without first baccalaureate or professional degree Based on need
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> \$100 annual minimum \$4,000 annual maximum No aggregate limit 	<ul style="list-style-type: none"> Undergraduate students without baccalaureate or professional degree First priority given to Federal Pell Grant recipients with "exceptional financial need" (defined by law)
Lehigh University Grants/Endowed or Sponsored Scholarships²	<ul style="list-style-type: none"> Amount is based on institutional financial need, academic progress and fund availability 	<ul style="list-style-type: none"> Demonstrate institutional financial need Submit all requests for paperwork by given deadlines Meet Satisfactory Academic Progress Requirements (outlined on page 8)
Lehigh University Merit Aid	<ul style="list-style-type: none"> Varies; based on merit aid program 	<ul style="list-style-type: none"> May be based on academic, arts, music or athletics Majority not based on need Candidates selected by the Office of Admissions at the time of admission Merit aid is currently not offered to current undergraduate students if they did not receive it as an incoming first-year student
State Grants³	<ul style="list-style-type: none"> Varies; based on the state in which you reside 	<ul style="list-style-type: none"> Majority based on financial need
Outside Resources⁹	<ul style="list-style-type: none"> Varies; based on the state in which you reside 	<ul style="list-style-type: none"> There are many private scholarships you may apply for that may or may not be need-based, which are based on various factors, such as academics, career goals, etc.

¹ In addition to the General Student Eligibility Requirements on page 7.

² The Lehigh Grant is originally awarded to act as a placeholder until we are notified of the amounts we are able to award for each of the named scholarship funds. The Lehigh Grant may then be swapped with a named scholarship, established by a donor.

³ Students are responsible for checking with their State Higher Education Agency for the correct application and deadline for their state grant.

⁹ Review the "Outside Scholarship Adjustment Policy" on page 8 of this guide.

SELF-HELP

(May be used to meet financial need)

PROGRAM	ANNUAL/AGGREGATE AMOUNTS	ELIGIBILITY ¹	INTEREST RATE	REPAYMENT INFO ⁴
Federal Work-Study (FWS) / Work Opportunity	<ul style="list-style-type: none"> No minimum or maximum Amount is dictated by school policy 	<ul style="list-style-type: none"> Based on need 	N/A	Not applicable
Federal Perkins Loan	<ul style="list-style-type: none"> \$4,000/annual maximum 	<ul style="list-style-type: none"> First priority given to students with exceptional need (defined by school) 	<ul style="list-style-type: none"> Fixed at 5% 	Begins 9 months after cessation of at least half-time enrollment
Federal Direct Loans (Subsidized⁵ and Unsubsidized⁶)	<p>Grade level limits are:</p> <ul style="list-style-type: none"> \$5,500 for first-year students (\$3,500 of which may be subsidized) \$6,500 for second-year students (\$4,500 of which may be subsidized) \$7,500 for third- and fourth-year students (\$5,500 of which may be subsidized) Additional Unsubsidized Loan to independent students, or dependent students whose parents are unable to borrow the Parent PLUS loan <ul style="list-style-type: none"> \$4,000 for first- and second-year students \$5,000 for each remaining undergraduate year 	<ul style="list-style-type: none"> Must determine eligibility for subsidized Stafford Loan before determining eligibility for unsubsidized Stafford Loan Interest subsidy based on need Unsubsidized funds may be used to replace EFC 	<p>Interest Rate For 2013-14⁸:</p> <ul style="list-style-type: none"> Determined annually Subsidized: -0% while in school and during grace period -Fixed at 3.86% during repayment Unsubsidized: Fixed at 3.86% 	Begins 6 months after cessation of at least half-time enrollment
Lehigh Frank Williams University Tuition Loans (UTL)	<ul style="list-style-type: none"> Not to exceed \$5,000 annually 	<ul style="list-style-type: none"> Full-time students who show financial need 	<ul style="list-style-type: none"> Fixed at 7% 	Begins 3 months after cessation of at least half-time enrollment
Lehigh Loan-Cancellation (LC)	<ul style="list-style-type: none"> \$4,000 annually 	<ul style="list-style-type: none"> Awarded to full-time students who fail to meet the minimum academic renewal requirements and are approved through the Financial Aid Committee Has the potential of being converted to a scholarship if the student meets the minimum academic renewal requirements after a given time period 	<ul style="list-style-type: none"> Fixed at 7% 	Begins 3 months after cessation of at least half-time enrollment

¹ In addition to the General Student Eligibility Requirements on page 7.

⁴ Refer to the loan's Master Promissory Note for additional information regarding length of repayment period and the cancellation or deferment provisions of the loan.

⁵ Subsidized Stafford Loans: Based on need; the government pays interest that accrues while the student is in school.

⁶ Unsubsidized Stafford Loans: Not based on need; the student is responsible for interest that accrues during school.

⁸ 2014-2015 rates not yet available at time of publication.

OTHER FINANCING OPTIONS (May be used to finance expected family contribution)

PROGRAM	ANNUAL/AGGREGATE AMOUNTS	ELIGIBILITY ¹	INTEREST RATE	REPAYMENT INFO
Direct Parent Loan for Undergraduate Students (PLUS)	<ul style="list-style-type: none"> Parent may not borrow more than the difference between the cost of attendance and other financial assistance received 	<ul style="list-style-type: none"> Credit-worthy natural, adoptive, or step- (if included on FAFSA) parents of eligible dependent undergraduates Must not be in default on a federal loan U.S. citizen or eligible noncitizen May be used to replace EFC 	<ul style="list-style-type: none"> Determined annually Fixed at 6.41% for 2013-14 award year 	<ul style="list-style-type: none"> Begins 60 days after; option to defer repayment while student is in school
Private/Alternative Loans⁷	<ul style="list-style-type: none"> Student may not borrow more than the difference between the cost of attendance and other financial assistance received 	<ul style="list-style-type: none"> Credit-based loans for students (students can apply with a co-borrower if they have not established credit) May be used to replace EFC We strongly recommend that you carefully review all the terms of each individual loan, as they can vary greatly 	<ul style="list-style-type: none"> Based on credit rating Determined by lender at time of approval Varies, based on program 	<ul style="list-style-type: none"> Varies based on loan program
Lehigh University's Four Payment Plan	<ul style="list-style-type: none"> Lehigh University's Four Payment Plan (4PP) is designed to allow undergraduate students to pay all or part of Lehigh's semester tuition, room and board in four equal monthly installments, rather than paying one lump sum at the beginning of each semester. The 4PP Application can be downloaded from our website at www.lehigh.edu/~inburs/ug_forms.html. 			

¹ In addition to the General Student Eligibility Requirements on page 7.

⁷ A wide variety of private loan providers are available. Please note that it is the student's and parent's right to borrow from any lender, and Lehigh University will process loans from any eligible lender that the borrower chooses.

AID ADJUSTMENTS AND CANCELLATIONS

Any aid listed on your Financial Aid Notification is subject to change. Changes may occur due to eligibility changes (due to receipt of updated information), receipt of an additional outside scholarship, change in enrollment or housing status, verification of sibling enrollment or other causes. You will receive notification via e-mail if a change has occurred in your financial aid package. The changes can be viewed on the student portal. Please note that an updated award notification supersedes all previous letters. Compare the updated award with the previous one to determine what portion of your aid package changed. If the loan amounts have changed, you must accept or decline any new portions. **NOTE: Important messages may appear in active messages through the student portal or on the back of your Financial Aid Notification.**

GENERAL ELIGIBILITY REQUIREMENTS FOR FEDERAL AID

- Have a high school diploma, or its equivalent
- Enroll as a regular student in an eligible degree or certificate program at least half time (must be enrolled full-time to be eligible for institutional aid)
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security Number (with the exception of students from the Republic of the Marshall Islands, Federated State of Micronesia or the Republic of Palau)
- Make satisfactory academic progress
- Not owe a repayment of Pell, SEOG, ACG, SMART or SSIG funds at any institution
- Sign certifying statements on the FAFSA, such as agreeing to use federal student aid funds only for educational expenses
- Not be in default on Perkins, Stafford or PLUS loans at any institution
- Register with the selective service, if required
- Not have borrowed in excess of annual or aggregate loan limits
- Have completed required financial aid applications and submitted all other required documentation to the Office of Financial Aid by the given deadlines.



BILLING INFORMATION

Tuition bills are mailed each semester and are administered by the Bursar's Office. Fall semester bills are mailed in mid-July, with a due date of August 1, 2014. Spring semester bills are mailed mid-December, with a due date of January 2, 2015. For information regarding Institutional Payment Plans, please visit the Bursar's Office web page at www.lehigh.edu/~inburs.

FINANCIAL AID POLICIES

Withdrawal/Refund Policy: An undergraduate student in good standing who formally withdraws or reduces his or her course enrollment below twelve credit hours before 60% of the semester has been completed during the fall and spring semesters will be eligible for a tuition refund. The tuition refund for a student who withdraws or drops a course(s) is calculated on a daily basis. The date used to calculate refunds is based on the date that a properly authorized withdrawal or drop/add is received by the Registrar's Office. Students receiving financial aid who drop below full-time status must have their financial aid package reevaluated by the Office of Financial Aid prior to the issuance of any refund check. The Office of Financial Aid is responsible for determining the appropriate redistribution of charges and refunds when students receive any financial assistance. These decisions are made on the basis of federal, state and institutional policies. Any refunds due to the Title IV programs will be refunded in the following order: Unsubsidized

Federal Stafford Loan; Subsidized Federal Stafford Loan; Federal Perkins Loan; Federal PLUS Loan; Federal Pell Grant; Federal SEOG; any other Title IV program. The policy can be found in its entirety on our website at www.lehigh.edu/financialaid.

Outside Scholarship Adjustment Policy: The majority of our financial aid packages are based on institutional financial need and therefore require us to monitor aid from all sources. Receipt of an outside award will first reduce any unmet need, then reduce grant and self-help equally. Students receiving need-based aid in combination with a merit or athletic scholarship award have their need met with grant assistance. In these cases, a dollar-for-dollar reduction to the need-based grant is necessary.

Renewal Policy: It is necessary to reapply for financial aid each year of study. Returning students who are seeking institutional need-based aid must file the CSS/PROFILE as well as the FAFSA, Lehigh University Application for Financial Aid, copies of both the student's and parent's most recent tax returns and all other requirement forms by April 15 each year. Your financial aid application for institutional need-based aid will not be reviewed until the FAFSA, PROFILE, Lehigh application and the federal income tax forms are received and complete. **Late applicants risk not being aided due to lack of fund availability.** Need-based institutional aid is limited to four years, for a four-year program. Extensions beyond that time period require petitions to the Committee on Undergraduate Financial Aid. Applications and filing instructions are available on the Office of Financial Aid website at www.lehigh.edu/financialaid.

Satisfactory Academic Progress (SAP) Policy: All students receiving financial aid must maintain satisfactory academic progress. Satisfactory academic progress for Federal financial aid eligibility differs from the academic progress policy for institutional aid. To maintain eligibility for Federal aid, students are expected to maintain satisfactory academic progress based on both qualitative

(cumulative GPA) and quantitative standards (pace of progression). Students must achieve a minimum cumulative GPA of a 1.70 after their freshman year (earning between 0 and 22 credits) and a minimum cumulative GPA of 2.0 for all other grade levels (23 credits and above). Per Federal Guidelines, students have a maximum of 12 semesters of Federal Aid to complete their graduation requirements (aggregate loan limits apply as well). Students must successfully complete a minimum of 67% of their attempted coursework.

In order to maintain eligibility for Institutional financial aid, students must 1.) Earn 12 new credits each semester, 2.) Earn a minimum grade point average of 2.0 for each semester, and 3.) Maintain a minimum cumulative grade point average of 2.0. Eligibility for institutional aid at Lehigh University is limited to 8 consecutive semesters (unless you are enrolled in a bona fide five-year program such as IBE or Arts & Engineering). NOTE: Institutional aid is provided to assist students in obtaining a bachelor's degree. Additional aid will not be available to students who choose to enhance their bachelor's degree with additional credentials (i.e. second major/minors) and are unable to do so during the eight consecutive semesters.

For both Federal and Institutional aid purposes, academic progress will be checked annually, at the end of each academic year, unless a student is on Financial Aid Probation, in which case SAP will be checked at the end of each semester.

Appeal/Petition Process: Students not maintaining satisfactory progress, either Federally or Institutionally, may be ineligible for financial aid. Appeals, based on extenuating circumstances, may be submitted to the Committee on Undergraduate Financial Aid. Petition forms and instructions are available on the Office of Financial Aid website at www.lehigh.edu/financialaid.

FAQs

Q.) What else needs to be submitted in order to receive my aid? When will my aid be disbursed?

Prior to disbursement or processing of your aid, you must comply with requests for other documentation, such as verification worksheets, sibling enrollment verifications, etc. Check the student portal often to ensure that no required document is missing—make sure that the required master promissory note (MPN) and entrance interview for each loan have been completed to ensure timely disbursement. If all documentation has been received, your aid will be disbursed and appear as a credit or memo item on your bill. Federal regulations state that federal funds may not be disbursed more than 10 days prior to the start of the semester.

Q.) I believe my family's financial circumstances constitute need, but did not get aid. If I don't get aid from Lehigh, is there an appeals process?

Appeals, in writing, may be submitted to the Office of Financial Aid for review. If you feel there are extenuating financial circumstances and new information is now available that was not available at the time you first applied for aid, you are encouraged to provide this information. Additional funding will depend on the availability of funds. Please note: A request for review of special circumstances will include reconsideration of the

entire financial aid application, and possibly a request for additional information. In some cases, aid eligibility may decrease.

Q.) My family's financial circumstances have changed. What can I do?

Complete a “Change of Financial Circumstance” form, which can be found on our website. Provide details on the changes, as requested, on the document and forward to the Office of Financial Aid along with supporting documentation. Changes such as loss of employment, separation or divorce, or other unexpected events will be evaluated by the staff. You will be notified of any additional funding available. Additional awards depend on the availability of funds and academic standing.

Q.) Can I be eligible for a fifth year of need-based financial aid?

Students in a bona fide five-year program such as Arts & Engineering or IBE are eligible for institutional financial aid for their fifth year of study. Institutional aid is provided to assist students in obtaining a bachelor's degree. Additional aid will not be available to students who choose to enhance their bachelor's degree with additional credentials (i.e. second major/minors) and are unable to do so during the eight consecutive semesters. Students who have extenuating circumstances that



Do I have to apply for aid each year?

Need-based financial aid is determined annually, based on the family's most current financial situation. To be considered for financial aid, forms must be re-filed by the deadline and satisfactory academic performance must be maintained. Some awards may have different renewal standards, which are noted in the active messages through your student portal.

have made it impossible to obtain a bachelor's degree in four years (or five years, for those enrolled in a bona fide five-year program) may submit a petition to the Committee on Undergraduate Financial Aid in order to be considered for an additional semester of institutional aid. Petition forms and instructions are available on the Office of Financial Aid website at www.lehigh.edu/financialaid).

Q.) Where can I find outside scholarships?

There are many private scholarships you may apply for that may or may not be need-based, which are based on various factors, such as academics, career goals, etc. To look for a scholarship that matches your interests and qualifications, you can access free scholarship information online at www.collegeboard.com, www.fastweb.com or www.gocollege.com.

In most instances there is no charge to apply for scholarships and no guarantee provided that you will receive a scholarship. We strongly recommend you avoid scholarships that require payment to apply. Be sure to carefully research the organization and be wary of scholarship scams.

Q.) What do I need to do to be considered for institutional merit aid?

Lehigh University merit aid is awarded through the Office of Admissions to entering first-year students based on the merit of their admission application. Unfortunately at this time, there are no merit awards available to returning or transfer students.

Q.) Why does Lehigh use my non-custodial parent's financial information when determining ability to pay? What if I do not have any contact with my non-custodial parent or if he or she is not willing to pay?

Philosophically, we believe both parents/guardians have a responsibility to pay for college to the extent they are able. Practically speaking, there is simply not enough money available to replace parental contributions. Our challenge is to measure a parent's/guardian's ability to pay, not necessarily his or her willingness. If there are extenuating circumstances, you may complete a Request for Waiver of Non-Custodial Profile/Parent Statement (found on our website). It is up to the financial aid committee to determine if the required information may be waived.



Will my financial aid affect my taxes?

Some of the grants and scholarships that you receive may be subject to federal income tax. Usually gift aid (grants and scholarships) that exceeds tuition, fees and actual book expenses is taxable. Consult IRS publications or your tax advisor for specific information. You should maintain a file that contains all financial aid correspondence, including bills from the Bursar and Bookstore, and promissory notes for loans you accept. Keeping accurate files will save you time later.

Q.) How does living off campus affect my financial aid award?

Your financial aid application is reviewed and processed and your aid is disbursed in exactly the same manner regardless of whether you choose on- or off-campus housing. We will use a housing and food allowance when determining your financial need; however, you would not be billed for housing.

Because of this, you *may* be eligible to receive a refund check to help pay for your off-campus housing. Please note that you will only receive a refund check if your financial aid package exceeds your billable costs for tuition, fees, and/or a meal plan.

Q.) Can work-study earnings be applied to my bill?

Work-study earnings are paid directly to the student based on the number of hours worked. These funds are used to assist with your unbilled expenses. A deduction for your work-study award may not be taken off the bill you receive from the Bursar's office.

Q.) How do outside scholarships affect my financial aid award?

It is Lehigh's policy that your total grants and scholarships from all sources may not exceed your calculated financial need (as determined by the CSS Profile). Please be aware that this includes any funding toward your educational costs such as outside scholarships, tuition benefits, Veterans Administration benefits, etc. Because of this, receipt of an outside award will first reduce any unmet need, then reduce self help and Lehigh Grant awards equally, and once self-help has been exhausted, reduce Lehigh Grant dollar-for-dollar. Students who already have their need fully met with grant assistance will see a dollar-for-dollar reduction to the Lehigh Grant. In addition, students cannot receive a total aid package that exceeds their total cost of attendance. Please be sure to send our office copies of any outside award letters that you receive.



How does studying abroad affect my financial aid?

If you are participating in a university-approved study abroad program, your financial aid would remain the same as if you were still on campus.

Q.) How can I be considered independent?

For both federal and institutional financial aid purposes, you are required to provide parental information if you are a dependent student. Visit www.fafsa.ed.gov to determine the dependency status for federal applications. Students may be considered independent only in extreme cases. Being independent for federal purposes does not automatically make you independent for institutional purposes. Please note that being claimed on your parent's tax return does not affect your dependency status.

Q.) What happens to my financial aid if I become a Gryphon?

The self-help portion of your financial aid package (loan and work study) would be replaced by the amount of your Gryphon compensation. If your financial aid package does not include a self-help award, or it does but in an amount less than the Gryphon compensation, a reduction would be made to your Lehigh Grant.

STUDENT RIGHTS & RESPONSIBILITIES

Students have the right to know:

- the cost of attendance
- the refund policy for students who withdraw
- the financial assistance available from federal, state and institutional sources
- procedures and deadlines for submitting applications for financial aid
- how financial aid recipients are selected
- how eligibility was determined, including all resources the aid office considered available to the student
- how and when funds will be disbursed
- an explanation of each type of award received
- for any student loan received: the interest rate, total amount to be repaid, when repayment begins, the length of the repayment period and the cancellation or deferment provisions of the loan
- for any Federal Work-Study or university-funded job: a description of the job, the hours to be worked, the rate of pay, and how and when the student will be paid
- the criteria used to determine satisfactory academic progress for financial aid purposes, and how to appeal a decision by the Office of Financial Aid concerning any aid award

It is the student's responsibility to:

- read directions thoroughly, complete all application forms accurately and comply with any deadlines
- provide any supplemental information or documentation required by the Office of Financial Aid or other agency if applicable
- read, understand and keep copies of any forms the student is required to sign
- repay any student loans received
- attend an entrance interview and an exit interview if federal, state or university loans are received while in attendance at Lehigh
- notify the Office of Financial Aid of any change in enrollment status or financial status (including any scholarships or grants received from outside sources); changes of address and enrollment status must also be reported to lender(s) for any loan(s)
- satisfactorily perform the work agreed upon in a Federal Work-Study or university-funded work program
- know and comply with all requirements for continuation of financial aid, including satisfactory academic progress requirements

ADDITIONAL RESOURCES

FAFSA: www.fafsa.ed.gov; School Code: 003289
CSS/PROFILE: profileonline.collegeboard.com; School Code: 2365

Outside Scholarship Opportunities

www.collegeboard.com, www.fastweb.com, www.scholarshipexperts.com

Additional Financial Aid Information

Federal Direct Lending: www.studentloans.gov
Information regarding types of aid: <http://studentaid.ed.gov>
Loan Repayment Tips: www.youcandealwithit.com
National Student Loan Data System: <http://www.nsls.ed.gov>
U.S. Department of Education: <http://www.ed.gov/students>



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