

Lehigh University provides a comprehensive student financial aid program. The Office of Financial Aid, located in Barnett House (218 W. Packer Ave.), is responsible for administering all forms of student aid and interpreting and enforcing all federal, state and institutional policies associated with scholarships, grants, loans and campus employment. Any questions should be directed to that office. This summary is intended as a guide to the policies and procedures as of the date it was written.

APPLICATION PROCESS

Primary Application for Aid is the **CSS/Financial Aid PROFILE**, a comprehensive form made available by the College Scholarship Service (CSS). Filing dates for prospective freshman are printed with the Admissions Office materials. The deadline for the **PROFILE** is February 1, 2004. For returning students, the filing deadline is April 15, 2004. Renewal packets become available from the Office of Financial Aid in mid January.

For many recruits, contact with a coach takes place in the fall. The Office of Financial Aid will accept, for early evaluation purposes, a form called the **CSS/Financial Aid PROFILE Basic Application**. It is necessary, however, to attach a complete copy of your family's most current (2002) IRS 1040 to assist with the review. Certain "supplementary forms" may be required such as the **Noncustodial Parent's Statement** and the **Business and Farm Supplement**. You may ask the coach for any of the appropriate supplements or contact the Office of Financial Aid directly. Since the other Patriot League schools will be following basically the same filing procedures, be sure to make copies of each completed form. It is anticipated that many of the Ivy League schools will be using **PROFILE**.

The *Free Application for Federal Student Aid (FAFSA)* which is used to determine federal and state eligibility, should be filed by February 1, 2004. (Pennsylvania's cutoff date for accepting the **FAFSA** for state grant purposes is May 1, 2004.)

Changes in Family Circumstances: When a family's financial circumstances change, our office should be notified in writing. In an uncertain economy, it is not unusual to find some families experiencing unemployment or reduced earnings from loss of overtime opportunities. With proper documentation, we may be able to project financial aid eligibility on that reduced income and be as responsive as our resources permit. When using estimated income, we typically make an award for the fall semester; collect updated information in November, which is then used to determine spring semester eligibility; and finalize everything with that year's tax return.

DETERMINING FINANCIAL AID ELIGIBILITY

The Costs of Attendance: In attempting to determine financial aid eligibility, it is necessary to identify the costs of attendance. These can be broken down into two categories: “directly-billed expenses,” which include tuition and fees, room and board; and “non-billed expenses,” such as books and materials, personal needs and transportation. Directly-billed will appear on each semester’s bill from the Bursar. Non-billed expenses are paid out of pocket. So, when a college is citing its costs, you’ll want to make sure that you’ve been able to identify the totality of what you’re likely to be paying, not just the tuition, room and board.

Here are the costs our families are dealing with during the 2003-2004 academic year:

Tuition	\$27,230
Fees*	
Room and Board	7,440
Technology Fee	200
Direct-Billed	\$34,870
Books/Supplies	\$800
Personal Expenses	1,210
Transportation**	
Non-Billed	\$2,010
Total Expenses:	\$36,880

* A fee of \$300 is charged to students studying engineering and laboratory sciences.

** Transportation allowance is calculated individually starting with distances greater than 200 miles from campus.

Determining Need: Having identified the costs of attending a college, the next step is to determine the amount a family can contribute from their income and assets. The applications listed above provide the means by which the financial aid office can calculate that contribution. By subtracting the family’s contribution from the cost of attendance you have identified the financial aid eligibility. It is within the context of that financial aid eligibility that a financial aid award is made.

FORMS OF FINANCIAL AID

Offers of financial aid combine federal, state, private and institutional grants, loans and campus employment. In a normal financial aid package, we include an amount of loan and campus employment, called “self-help.” There are funds that are restricted for use with coach-recommended athletes that can be used to replace the “self-help” part of a package. This option makes it possible for a coach-recommended athlete to receive a financial aid award made up solely of non-repayable grants or scholarships. Our coaches determine which of their recruits should be awarded these limited funds. The financial aid office determines the amount based on our staff’s evaluation of the financial aid application.

Funds for coach-recommended athletes have been allocated for each of the university’s twenty-four intercollegiate sports.

Academic Advancement and Retention of Aid: There is a difference between the minimum advancement required by the NCAA for athletic participation, and what is needed for financial aid continuation. Lehigh’s academic programs range from 120 credit hours up to 135 in certain Engineering majors. This means that you need to advance at a rate of 30 or more credits per year to graduate within four years. *Financial aid eligibility extends to eight semesters for a 4-year program; and ten semesters for the BA/BS degree program. A student, unable to complete the degree requirements in the normal expected time, may appeal the Committee on Undergraduate Financial Aid; however, any additional semester of aid will be dependent upon the availability of funds and the strength of the student’s most recent academic performance.*

For financial aid purposes there are two benchmarks. First, you need to complete and pass no fewer than twenty-four credits each academic year while **maintaining a 2.00 GPA each semester**. Second, you need to **meet the minimum number of credits to be designated, by the Registrar**, as having advanced to the next academic level. For example, a student in the College of Arts and Sciences would need to have completed and passed 52 credits to be viewed as a Junior, for a Chemistry major, it would take 57 credits. This “classification table” is available in both the Registrar’s and Financial Aid offices. In short, progressing at only 24 credits per year would take five years to graduate in a 120 hour credit hour program; and almost six years in Engineering.

If you are awarded any funds that are specifically tied to athletic participation, you need to understand what you must do to retain those funds. These are instances when a Lehigh athletic award could be reduced or withdrawn:

1. **Failure to participate** in the sport for which the award is granted, unless withdrawal is the result of medical incapacitation due to injury or illness which was not the result of your own negligence.
2. **Academic and disciplinary probation** rendering you ineligible to participate.
3. **Failure to file** the **PROFILE, FAFSA**, university application and tax returns; fraudulent filing of financial data; or failure to apply for a state grant.
4. **Lack of financial need** as determined by the Office of Financial Aid from the annual update of the financial aid forms and verified from tax return information.

Many of our students win **private scholarships** from a variety of sources. It is each recipient's responsibility to notify the financial aid office directly so that the necessary adjustment can be made to the Lehigh award. Students may not receive funds in excess of their need. In some cases, "overawarding" may also jeopardize NCAA eligibility.

Student and Family Borrowing: Many of our families find it necessary or desirable to borrow as a supplement to need-based financial aid. There are a variety of opportunities, and other publications that go into greater detail.

Most student borrowing is done through the *Federal Stafford Student Loan* program, which comes in two forms: subsidized (need based) and unsubsidized (non-need based). Unsubsidized loans require quarterly interest payments during the in-school period, or deferment and capitalization of interest. The loan limits are the same:

Freshman - \$2,625; Sophomore - \$3,500; Junior and Senior - \$5,500

The interest rate is "variable," capped at 8.25%. As of July 2002, the present rate (at repayment) is 4.06%. Repayment begins six months after graduation. There is a 2% origination fee deducted from the loan check.

Most lenders under the Federal Stafford Loan program are also lenders in the PLUS (*Parent Loan for Undergraduate Students*) program, which allows parents to borrow the difference between the cost of attendance and any financial aid received. The interest rate is "variable," capped at 9% and, as of July 2002, was 4.86%.

For information about loan programs, ask for our fact sheet entitled "Frequently Used Loans."

Exceptions: There are three notable exceptions to the need-based policy governing financial aid to athletes at Lehigh. We offer a limited number of NCAA scholarships to exceptionally qualified scholar-wrestlers, funded by restricted endowed sources. In addition to these awards, we offer NCAA grants in Men's and Women's basketball.

Other exceptions to need-limited financial aid involve several university "prizes" awarded to enrolled students on the basis of exceptional performance within designated categories. A list of these prize awards is available from the Office of Financial Aid.

In cases where a Student-Athlete's financial aid award is reduced or not renewed, the opportunity to meet with the Office of Financial Aid and the Athletics Department to gain an understanding of the reasons will be provided. (In accordance with NCAA Bylaw 15.3.4.1.3 15.3.6)

NCAA Special Assistance

NCAA Special Assistance funding may be available to student-athletes who qualify for Pell Grants. If you are eligible, you will be notified by the Athletics Department.

NCAA Student Employment

Prior to the commencement of the employment, the student-athlete and the employer must sign a written statement to be kept on file in the Athletics Department (NCAA Bylaw 15.2.6.1.1) For your reference a copy of this statement is attached in Appendix IV.