



Financial Aid & Student Accounts Handbook

Welcome to the Adler University's Financial Aid and Student Accounts Handbook! This handbook contains information about the financial aid and student account process and should be the first source consulted with any questions about financial aid or your student account.

Among other topics, the handbook provides information about how to apply for aid, the amount and types of aid students may qualify for, and how to make tuition payments. If there are any remaining questions after reading this handbook, please feel free to [contact the relevant office](#).

The Office of Financial Aid and the Office of Student Accounts reserve the right to update or change the policies and information contained in this handbook at any time.

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Introduction to Financial Aid

Aid is available from the U.S. federal government as well as from institutional and outside programs. Aid can come in the form of:

- **Grants and Scholarships** – free money that does not need to be repaid. Most times, this assistance is based upon financial need, academics, personal background, essay completion, or some combination of these categories.
 - [Scholarships for New Students \(Chicago Campus\)](#)
 - [Scholarships for New Students \(Online Campus\)](#)
 - [Scholarships for Continuing Students \(Chicago Campus\)](#)
 - [Scholarships for Continuing Students \(Online Campus\)](#)
 - [Scholarships from Outside Organizations](#)
- **Loans** – money that must be repaid at some point in the future, with interest. Federal student loans for graduate students are not need-based, but there may be a credit check required.
- **Federal Work Study** – assistance that is earned through working at Adler or for an outside organization. This assistance is need-based.
- **Veterans Education Benefits and Military Assistance** – assistance available to Veterans of the U.S. Armed Forces and their dependents or those on active duty/reserve.

Most U.S. citizens or permanent residents who are enrolled in a degree or certificate program at Adler University may use U.S. federal financial aid to cover the full cost of their educational expenses. Financial aid may be used to cover the cost of tuition, fees, books, and living expenses during all academic terms in which a student is registered at least half-time.

Students who are Canadian citizens may be eligible to apply for student aid through your province or territory; more information can be found on the Canadian government [website](#). We encourage you to contact your province or territory's student aid office with any questions about determining your eligibility for Canadian aid programs.

Federal Aid Eligibility Requirements

In order to be eligible for most types of federal and institutional assistance, an aid applicant must follow requirements as set forth by the federal Department of Education as outlined on [studentaid.gov](#). In addition, students must maintain [satisfactory academic progress](#) according to Office of Financial Aid standards.

Enrollment Status

Federal student loans require a student to maintain at least half-time enrollment for a given semester, as defined by their academic program. Federal work-study does not require at least half-time enrollment. Enrollment status definitions are as follows, with all measures being taken on a per-term basis.

See the section on [VA Benefits](#) for more information on enrollment requirements for certain VA programs.

Only credits required for degree or certificate completion count in a student's enrollment status for the semester.

Program	Full-Time	Half-Time	Less Than Half-Time
All Adler Graduate-Level Programs	6+ credits	3-5 credits	1-2 credits

Students enrolled in the following courses satisfy the full-time enrollment definition for the semester:

- Dissertation
- Practicum
- Full-Time Internship
- Externship
- Capstone
- Project
- Thesis
- Dissertation Proposal – Vancouver
- Thesis Continuation – Vancouver
- Project Continuation – Vancouver
- Graduate Preparatory Program – Vancouver

Students enrolled in the following courses satisfy the half-time enrollment definition for the semester:

- Dissertation Continuation
- Half-Time Internship
- Thesis Maintenance
- Capstone Continuation

Students enrolled in the following courses and not enrolled in other coursework for the semester are considered to be enrolled less than half-time for the semester:

- Continuous Enrollment
- Dissertation Proposal – Chicago Psy.D.
- Pre-Practicum
- Qualifying Exam

Questions concerning course type designation can be verified with your program director.

Enrollment Status Considerations When Retaking Coursework

For the purposes of determining a student's enrollment status, there are special considerations for students who are repeating coursework.

- A student who has failed a course (letter grade of F, or grade of NC in a credit/no-credit course) can have the repeated failed course calculated in their enrollment status as many times as it is necessary to get a passing grade. See the next bullet for an exception.
- A student who is retaking a previously passed course to improve their grade in it may have exactly one repetition of that course included in their enrollment status. In the case when a student retakes the previously passed course to improve their grade and fails the second time, the student may not be paid for retaking the class a third time.

Applying for U.S. Financial Aid

Admitted students and continuing students applying for any form of federal student aid can follow the below four steps to complete the application process. While there is no hard deadline for submitting a financial aid application, **our office encourages students to apply for aid as soon as possible so that aid can be finalized well in advance of the new academic year.**

1	File Federal Tax Return, if Required If you are unsure of your filing requirements, please refer to the IRS Publication #501 “Exemptions, Standard Deduction, and Filing Information” for more detailed information: http://www.irs.gov/publications/p501/ar02.html#en_US_2013_publink1000270109 . After students complete their Tax Return, it is recommended to wait two weeks before filing their FAFSA in order to utilize the IRS Data Retrieval Tool. This Tool will provide for further accuracy and is the preferred method for filing a FAFSA. FAFSA and Tax Year: the application will ask for income and tax information from 2 years prior.
2	File the Free Application for Federal Student Aid (FAFSA) Log on to https://studentaid.gov/h/apply-for-aid/fafsa using your FSA ID. To create or reset your FSA ID, visit: https://fsaid.ed.gov . <div data-bbox="643 896 1200 957" style="border: 1px solid black; padding: 5px; text-align: center;">Adler University Code: G20681</div> To complete the FAFSA online you will need: <ul style="list-style-type: none">• Social Security Number and Driver’s License Number• W-2 Forms or any other records of earned income• Federal Income Tax Return• Records of other untaxed income received such as welfare, Social Security, veterans benefits, AFDC, TANF, ADC, and military or clergy allowances• Current bank statements and records of other savings and investments such as stocks, bonds, and mutual funds• Non U.S. Citizens will need their permanent resident card <p>Please note:</p> <ul style="list-style-type: none">• All graduate students must file as “independent” regardless of the dependency status listed on their federal tax return.• All housing is “off campus.”• Parents’ tax information should not be included. <p><i>We recommend that you retain a copy of the FAFSA completion confirmation email for future follow up.</i></p> <div data-bbox="987 1354 1421 1696" style="border: 2px solid red; padding: 10px;"><p style="text-align: center;">FAFSA HELP</p><p>Click on the “NEED HELP?” button located at the bottom of every FAFSA page.</p><p>You can also contact customer service by clicking on “Live Help” at the top of the FAFSA page or by calling 1-800-4-FED-AID (1-800-433-3243).</p></div>

3	Review your Student Aid Report (SAR) Once your FAFSA is submitted, the Department of Education will send you a Student Aid Report (SAR) for your review. If your SAR shows that you have missing or incorrect information, make changes as soon as possible to ensure timely processing. Log back into the FAFSA site at www.fafsa.ed.gov to make corrections.
4	Review and Accept/Reject Aid Package A Financial Aid Award Notice email will be sent to students once their FAFSA is successfully completed and the student has been admitted to Adler University. The student will have steps to complete to accept their aid once they receive this notice.

International Students

Students who are Canadian citizens may be eligible to apply for student aid through your province or territory; more information can be found on the Canadian government [website](#). We encourage you to contact your province or territory's student aid office with any questions about determining your eligibility for Canadian aid programs. The bulk of the Canadian aid process is done between the student and their province and funds are paid directly to the student. Therefore, a [payment plan](#) would be necessary to cover tuition and fee charges.

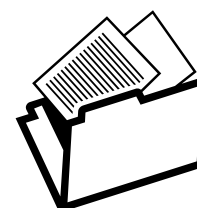
International students are eligible to apply for alternative loans. Alternative loans are approved based on credit ratings and typically require a co-signer who is a U.S. citizen. You can find more information about alternative loan options at finaid.org.

Students should also contact their appropriate government and state/provincial agencies to find out about additional sources of aid to help cover expenses while completing their coursework.

Record Keeping

Be thorough in completing and retaining copies of all financial aid documents. You may need to reference these documents from time to time.

Helpful Tip: Begin the habit now of keeping a copy of all important correspondences; it will save you time and money later.



It is highly recommended for students to keep copies of the following documents for their records:

- IRS 1040 forms with all schedules
- All loan applications
- FAFSA, Master Promissory Note, and Entrance Counseling Confirmations
- All correspondence from our office, your lenders, and guarantee agencies
- Student copies of award notices for all anticipated aid, whether from Adler University or other sources.



Prior to matriculation, our office sends correspondence to the email and mailing addresses recorded by the Office of Admissions (admissions@adler.edu). Until the first day of classes, the Office of Admissions should be contacted regarding address changes. After the first day of class, please contact the Office of the Registrar (registrar@adler.edu) to make any changes to your name, contact information, or marital status.

Additional Application Documents

The Office of Financial Aid may require additional documentation before or during the application review process. Students will be notified of additional requirements via email. The additional documentation will also be itemized in the Financial Aid Self-Service Portal within Adler Connect. They can be found under the Required Documents tab as well as the Checklist section in the Home tab.

Verification

The federal government randomly selects certain federal student aid applicants for a process called verification. An aid applicant whose Free Application for Federal Student Aid (FAFSA) is selected for verification will be required to provide additional documentation to the Office of Financial Aid. These additional documents may require the Office of Financial Aid to make corrections to the student's aid application with the federal government. In most cases, these corrections will be made by financial aid personnel directly. Otherwise, students will be notified in writing (via email) if they are required to make a correction to their financial aid application.

Submission of these additional items is not optional for students who are selected for verification. The financial aid application cannot be processed until all required items are received.

Students selected for verification are placed in one of several different verification tracking groups by the Department of Education's Central Processing System (CPS). These groups are as follows:

1. Standard Verification Group (V1) – verification of tax and income information as submitted on the FAFSA
2. Custom Verification Group (V4) – verification of high school completion and identity, with a statement of educational Purpose
3. Aggregate Verification Group (V5) – verification of tax and income information as submitted on the FAFSA **AND** verification of high school completion and identity, with a statement of educational Purpose

If the student's financial aid application is selected for verification, they will receive an email communication from the Office of Financial Aid. Depending on the student's verification tracking group, the message will request the following documents:

1. Verification Worksheet for the appropriate academic year (V1, V5)
2. High School Completion/Identity/Statement of Education Purpose Verification Worksheet for the appropriate academic year (V4, V5)
3. Documentation for IRS income-related questions for the student (and the student's spouse, as applicable) for the appropriate tax filing year (V1, V5). Acceptable documentation includes:

- Information obtained from the IRS using the Department's IRS Data Retrieval Process via the FAFSA (if that information has not been changed after it was initially transferred to the FAFSA) **OR**
 - A signed copy of the 1040 form, with required schedules, for the appropriate tax filing year for the student (and the student's spouse, as applicable) **OR**
 - Federal tax transcript from the IRS for the appropriate tax filing year for the student (and the student's spouse, as applicable)
4. Nontax filers and tax filers who received an extension but still have not filed their income tax return must provide confirmation of non-filing. A confirmation of non-filing can be obtained from the IRS using Form 4506-T and checking box 7.
 5. Additional items, as requested by the Office of Financial Aid

How to Request a Tax Transcript

1. Visit <http://www.irs.gov>.
2. Click the **Get Your Tax Record** link in the main page menu.
3. Click on one of two options to request a transcript:
 - a. Get Transcript ONLINE
 - i. Make sure to select "Tax Return Transcript" and request one for the tax filing year associated with the FAFSA.
 - ii. The form will require that you provide your social security number, date of birth, filing status, street address and other personal information.
 - iii. This option provides the tax transcripts for immediate download.
 - b. Get Transcript by MAIL.
 - i. Make sure to select "Tax Return Transcript" and request one for the tax filing year associated with the FAFSA.
 - ii. The form will require that you provide your social security number, date of birth and street address.
 - iii. This option provides the tax transcripts in the mail in **5-10 calendar days** to the address on file with the IRS.



It takes up to two weeks for IRS income information to be available for electronic IRS tax return filers, and up to eight weeks for paper IRS tax return filers. If you are married and you and your spouse filed separate tax returns, you must submit tax return transcripts for both you and your spouse.

If a person who is required to provide documentation for IRS income-related questions has amended their federal tax return for the year in question, both an IRS tax transcript and an IRS tax account transcript are required.

All required items must be submitted in time for an award to be made for the academic year. The Office of Financial Aid cannot guarantee that assistance will be available for an academic term if required items

are received less than two weeks before the end of that same academic term. Students will be notified in writing (via email) if changes to their financial aid awards are required as a result of the verification process. This notification will occur within five business days of the correction.

Enrollment History Verification

The federal government may select federal student aid applicants for verification of previous enrollment history. This will be indicated when a FAFSA has been submitted. Enrollment history must be reviewed to determine eligibility for federal financial aid.

Transcripts

When a FAFSA requires enrollment history verification, the four previous academic years will be reviewed and the aid applicant will need to provide academic transcripts for all institutions:

- That were attended within the four year review period **AND**
- Where federal grants and/or loans were received within the four year review period

The Office of Financial Aid will notify the applicant of which transcripts are required. Duplicate transcripts do not need to be requested if the aid applicant has already provided the same transcript to the Admissions Office.

Official transcripts must be submitted directly to the Admissions Office:

Adler University – Office of Admissions
17 N Dearborn St
Chicago, IL 60602
Email: admissions@adler.edu

If official transcripts are unavailable, please contact the Office of Financial Aid at 844.459.3710 or financialaid@adler.edu to explore other options to verify your enrollment history. Any other transcript options the Financial Aid Office can provide with respect to the Enrollment History Verification process are relevant only to that process. You may still need to submit official transcript(s) to the Admissions Office to complete your admissions requirements.

Enrollment History Verification Form

The aid applicant will also need to complete the Enrollment History Verification Form. The Office of Financial Aid will include a link to this form in the follow-up email. The completed form and any attachments should be submitted to Financial Aid.

Financial Aid Eligibility

The Office of Financial Aid will review the required official transcripts for earned academic credits. Aid applicants will be:

- **ELIGIBLE** for federal aid if academic credit was earned at each institution for each year in which federal aid was received.

- **INELIGIBLE** for federal aid if academic credit was not earned at one or more of the institutions attended in the past four academic years.

Appealing Suspension of Financial Aid Eligibility

If academic credit was not earned at one or more institutions for the review period, an appeal may be submitted for consideration of extenuating circumstances. All appeals must be submitted to the Director of Financial Aid in writing. Supporting documentation of any statements made in the appeal should be included, as appropriate.

The Director of Financial Aid will review the appeal and will respond to the student within 10 business days from the receipt of the appeal. *The decision of the Director of Student Financial Aid is final, binding and not subject to further appeal.* Aid applicants will be notified of appeal results via their Adler email account (or personal email if a university account has not yet been created).

Reinstatement of Financial Aid Eligibility

Aid applicants who have applied and have been denied under this policy may regain eligibility for federal financial aid if they successfully complete Adler coursework within the timeframe specified below. Successful completion and the timeframes are defined as:

- Chicago and Vancouver Campus students: one semester
- Online Campus students: two course sessions

In order to be considered as successfully completing Adler coursework within this specific timeframe, the aid applicant's academic performance must be at or above the standards set by the [Satisfactory Academic Progress policy](#) and they must be meeting all other [financial aid eligibility requirements](#).

Aid applicants who believe they have met these conditions must [contact the Office of Financial Aid](#) for a review of their federal aid eligibility.

Until such conditions are met, aid applicants must pay out-of-pocket or make alternative payment arrangements for tuition and fees with the [Office of Student Accounts](#) until their federal aid eligibility can be reinstated.

Applying for Scholarships

Scholarships are a form of gift aid and **do not have to be repaid**. Scholarships vary in amount and can be based on a student's financial need, merit, community involvement, or other criteria. Below are descriptions of the different types of scholarships available to Adler students.

Chicago Campus Institutional Scholarships

Adler University is committed to enrolling a diverse and outstanding student body. As such, we offer scholarships for both incoming and current Chicago Campus students. Descriptions of each scholarship can be found on the Adler University website:

- [Scholarships for New Students \(Chicago Campus\)](#)
- [Scholarships for Continuing Students \(Chicago Campus\)](#)

New Student Scholarships are typically divided over 2 years for master's-level students and 3 years for doctorate-level students.

Online Campus Institutional Scholarships

Adler University offers a variety of scholarships to students enrolled in the Online Campus. Students are automatically considered for all available scholarships based upon admissions application. Scholarships are awarded by the Admissions office and students can contact their Enrollment Specialists for more information. Descriptions of scholarships available to Online Campus students can also be found on Adler University's website:

- [Scholarships for New Students \(Online Campus\)](#)
- [Scholarships for Continuing Students \(Online Campus\)](#)

New Student Scholarships are typically divided over 2 years for master's-level students and 3 years for doctorate-level students.

Private Scholarships

Students may be eligible for education funds from multiple sources aside from Adler University and/or the U.S. federal government. There are many outside organizations that offer scholarship funding to qualifying students. Please visit our [Scholarships from Outside Organizations](#) webpage for a listing of scholarship opportunities that have been shared with Adler. Many organizations throughout our community and beyond dedicate funding in support of student scholarships and our webpage listing is certainly not exhaustive.

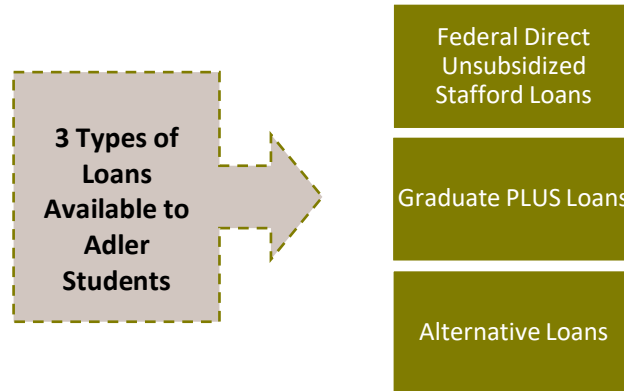
For additional scholarship opportunities, consider utilizing a scholarship aggregator, such as [fastweb](#), [CollegeBoard](#) or [finaid.org](#). Using a google search, with a little discretion, can also yield possibilities. Funding you are awarded by an outside organization can be used at Adler University to offset your tuition costs.

Tips for applying for private scholarships:

- Many private scholarships have essays, and many of those essays want you to write about similar things. Write one essay that you can modify slightly for multiple scholarship applications.
- Most private scholarships go unused. Apply for anything that you qualify for, even if the company sponsoring it sounds silly or unrelated to your academic program.

Loan Options

Loans are borrowed money that must be repaid with interest. Repayment of loans does not begin until a student graduates, withdraws from school, or does not maintain at least half-time enrollment status. Students are notified of the Federal Direct Unsubsidized Loan amount awarded to them in their Financial Aid Award Notice email. The following loan types are available to students who attend Adler University:



If students require additional aid, they can apply for either a Direct Graduate PLUS or Alternative Private Loan. Application procedures for the different types of loans available to students are outlined below.

Federal Direct Unsubsidized Stafford Loans

The Federal Direct Unsubsidized Stafford Loan is the basic component of a student's financial aid package at Adler University.

Direct Unsubsidized Loans are not need-based and are available to degree and certificate students at all academic levels. The amount awarded for the year cannot exceed the annual loan limit and is based on the student's academic level and/or program.

To be offered a Federal Direct Unsubsidized Stafford Loan, students must:

- Apply for student financial assistance with the University;
- Accept or reject each Federal Direct Unsubsidized Stafford Loan offered; and
- Each new borrower must complete both a Master Promissory Note and Entrance Counseling session.

Maximum Annual and Aggregate Loan Amounts

Students are held to annual and lifetime aggregate maximums in Federal Direct Stafford Loans. These amounts are based on a student's academic level and/or program.

Program	Annual Loan Limit	Borrowing Considerations and Lifetime Limits
Most academic programs	\$20,500	<ul style="list-style-type: none"> • M.A., Certificate, and most Doctoral candidates may borrow up to a lifetime aggregate limit of \$138,500 in Federal Direct Unsubsidized Stafford Loans
Chicago PsyD	\$37,167	<ul style="list-style-type: none"> • 1st year PsyD students are eligible for \$34,389 based on a 10-month academic year • PsyD candidates may borrow up to a lifetime aggregate limit of \$224,000 in Federal Direct Unsubsidized Stafford Loans

Interest Rates

Federal Direct Stafford Loans have fixed interest rates. Interest rates for new loans change every July 1st. Current interest rates can be reviewed [here](#).

Loan Fees

The federal government assesses a mandatory loan fee on all Federal Direct Stafford Loans before the funds arrive at Adler. Fees for new loans change every October 1st. Current fees can be reviewed [here](#).

Accepting Federal Direct Unsubsidized Stafford Loans

Federal Direct Unsubsidized Loans are packaged for all eligible students.

FIRST-TIME BORROWERS: Students borrowing for the first time must complete an electronic Master Promissory Note (MPN) and Entrance Loan Counseling online to accept Federal Direct Unsubsidized Loans.

Students may require aid in excess of the annual Unsubsidized Loan limit. Students have two primary choices for additional funding: a Direct Graduate PLUS Loan or an Alternative Private Loan.

Making Adjustments to Direct Unsubsidized Stafford Loan Amounts

Students who wish to adjust their Direct Unsubsidized Stafford Loan amounts throughout the year should review the Loan Adjustments and Requests section of the Handbook. Adjustments typically require 4-6 business days processing time (from date of submission). If you have borrowed a Graduate PLUS loan, any adjustments will be allocated to the Graduate PLUS loan before the Unsubsidized Stafford loan.

Repayment of Federal Direct Unsubsidized Stafford Loans

Repayment of federal loans does not begin until six months after a student graduates, withdraws from school, or ceases to maintain at least half-time enrollment. After this grace period expires, borrowers have the option of a standard, 10-year repayment or other extended repayment options based on time to repayment or the borrower's income. These loans also allow for specific deferments, or time periods when the lender will temporarily suspend collection activity on the loan. Borrowers requiring a temporary postponement or partial reduction in monthly payment may request a forbearance in the case when a deferment is not available.

Federal Direct Graduate PLUS Loans

Graduate students may apply for a Federal Direct PLUS Loan to assist with the student's educational costs. Interest rates on these loans are fixed, and there are several repayment plans available. Federal Direct PLUS loans are not need-based, but there is a credit check required. The amount awarded for the year cannot exceed the student's cost of attendance minus all other forms of financial assistance received. There is no aggregate cap on this loan program.

To be offered a Federal Direct Graduate PLUS Loan, graduate students must:

- Apply for student financial assistance with the University;
- Accept or reject each Federal Direct PLUS Loan offered;
- Obtain credit approval for the Federal Graduate PLUS Loan at studentaid.gov; and
- Each new borrower must complete both a Master Promissory Note and Entrance Counseling session.

If the graduate student is unable to obtain credit approval on their own, they can add a credit-worthy co-borrower (endorser) or they may be able to appeal the credit decision due to extenuating circumstances.

Interest Rates

Federal Direct PLUS Loans have fixed interest rates. Interest rates for new loans change every July 1st. Current interest rates can be reviewed [here](#).

Loan Fees

The federal government assesses a mandatory loan fee on all Federal Direct PLUS Loans before the funds arrive at Adler. Fees for new loans change every October 1st. Current fees can be reviewed [here](#).

Credit Criteria

Direct Graduate PLUS Loans require a credit check. Credit is evaluated by the Department of Education every time a student requests a new loan, unless they have a credit decision within the preceding 180 days (credit approval is valid for 180 days). If one or more of the items outlined in the credit requirements listed below applies to the student, he/she may want to obtain a credit report in advance of applying for a Direct Graduate PLUS Loan. Students are advised to correct negative items on their credit report as soon as possible.

According to the U.S. Department of Education, adverse credit history includes:

- Accounts with a total outstanding balance greater than \$2,085 that are 90 or more days delinquent as of the date of the credit report, or that have been placed in collection or charged off during the two years preceding the date of the credit report.
- Default determination during the five years preceding the date of the credit report.
- Bankruptcy discharge during the five years preceding the date of the credit report.
- Repossession during the five years preceding the date of the credit report.
- Foreclosure during the five years preceding the date of the credit report.
- Charge-off/write-off of a federal student aid debt during the five years preceding the date of the credit report.
- Wage garnishment during the five years preceding the date of the credit report.
- Tax lien during the five years preceding the date of the credit report.

More details on adverse credit conditions can be found [here](#) in the *Credit Check* section under *What is considered "Adverse Credit?"*

Applying for a Direct Graduate PLUS Loan

Each student's anticipated Direct Graduate PLUS Loan amount is provided on the financial aid package in Self-Service. Students must pass the Department of Education's credit check to receive this type of federal student aid.

Beginning with the 2021-22 academic year, credit checks will be automatically initiated by the federal Department of Education when the Office of Financial Aid begins processing a Graduate PLUS loan that a student accepts on their financial aid package. Because of this, a Graduate PLUS Loan Application no longer needs to be completed at studentaid.gov to initiate a credit check.

The automated credit check process can be completed **ONLY IF** a valid and unexpired Graduate PLUS Loan Master Promissory Note (MPN) has been completed. Review your Checklist in Financial Aid Self-Service to determine if a PLUS MPN is still outstanding and to link over to studentaid.gov to complete the MPN.

If the credit check is not approved by the Department of Education, the Office of Financial Aid will send an email to your Adler email account alerting you and letting you know your options.

Credit Denial Options

Receiving a denial does not necessarily mean that students are unable to borrow the Graduate PLUS loan. There are additional ways to obtain the credit approval needed—either through an appeal or a cosigner.

First, it is important to learn why the PLUS application was declined. You should:

- **Request a free [credit history report](#).**
A credit history report can be obtained for free each year from each of the 3 credit reporting agencies. You can space out your requests to obtain a credit history report every 4 months if wish to monitor your credit throughout the year. Note that this is a credit *history* report. It will not show your credit score.
 - Review your credit history for any negative items.
 - Review all accounts and lines of credit to ensure that they are ones that you have actually opened.
 - Check the reported items and amounts for accuracy.
- **Contact the Department of Education's Student Loan Support Center.**
Representatives can be reached at 1-800-557-7394 Monday through Friday from 8 AM to 11 PM Eastern time.
 - Request information about what particular items on your credit history caused the denial.
 - Ask about your appeal options (See the *Can I Appeal the Credit Decision* section below).

Contact your creditors to correct any inaccurate information or to discuss options to improve your credit history.

Can I Appeal the Credit Decision?

Applicants may appeal if incorrect information led to the credit denial or if there are extenuating circumstances. The Department of Education has a list of examples of adverse credit decisions and proof of extenuating circumstances [here](#).

You can submit your appeal [online](#) through the *Appeal Credit Decision* link. You will need to provide a statement explaining your circumstances and include all documentation that supports your claim.

Submitting an appeal does not guarantee that there will be an approved credit decision. The Department of Education will review and contact you with appeal results.

How Can Someone Cosign on my Loan?

If you choose not to or are unable to successfully appeal the credit decision, you may be able to gain credit approval by adding a cosigner on your Graduate PLUS loan. Your cosigner can be anyone in good credit standing who is willing to help you borrow.

Your cosigner will need to complete the following:

1. Create an [FSA ID](#) if they do not already have one.
2. Submit an [Endorser's Addendum](#) through the *Complete an Endorser Addendum* link. It should include:
 - a. Your Endorser Code
You received would have received this Endorser Code via email in the PLUS application response from the Department of Education.
 - b. The amount your cosigner is willing to endorse

Our office recommends that your cosigner enter an amount that is more than you think you will need. This is so the same loan can be increased if you decide you would like additional funds. Requests to increase loans beyond the endorsed amount will require that the PLUS loan and endorser steps be completed again.

Note that cosigners who receive a denial due to adverse credit history are not eligible to appeal their credit decisions.

What Do I Do Next?

If you are able to gain credit approval through the appeal or endorser options, there are still some steps you need to take:

1. **Complete [PLUS Counseling](#).**
Click the *Complete Loan Counseling* link and the START button next to *PLUS Credit Counseling*.
2. **Sign a new PLUS [Master Promissory Note](#) for graduate/professional students.**
This is only necessary for students who have not borrowed a Graduate PLUS loan previously or for new, endorsed loans.
3. **Keep the Office of Financial Aid informed.**
Our office will need this information to continue processing your Graduate PLUS loan.

Making Adjustments to Direct Graduate PLUS Loan Amounts

Students who wish to adjust their Direct Graduate PLUS Loan amounts throughout the year should review the Loan Adjustments and Requests section of the Handbook. Adjustments typically require 4-6 business days processing time (from date of submission) unless the student's credit is denied or further endorser paperwork must be processed.

Repayment of Federal Graduate PLUS Loans

Repayment of Federal Direct PLUS Loans begins as soon as the loan is fully disbursed, though students have the option of deferring repayment while the student is enrolled as at least a half-time student and for six months following graduation/withdrawal/dropping below half-time enrollment. Borrowers have the option of a standard, 10-year repayment or other extended repayment options based on time to repayment or the borrower's income. These loans also allow for specific deferments, or time periods when the lender will temporarily suspend collection activity on the loan. Borrowers requiring a temporary postponement or partial reduction in monthly payment may request a forbearance in the case when a deferment is not available.

Alternative Private Loans

Alternative loans are credit-based private loans that the student applies for directly with the bank of their choice. These loans cannot be combined with Federal Direct Loans into a Federal Consolidation Loan following graduation. Alternative loans may be available to international students who have a U.S. Citizen or Permanent Resident co-borrower or borrowers who are not able to file a FAFSA. Interest rates on alternative loans are typically not fixed and can vary by lender and by the borrower's credit rating. More information about alternative private loans can be found online at finaid.org.

Students who are eligible for Federal Direct Loans are encouraged to explore federal loans first as there are many benefits that might be unavailable through an alternative loan program.

Federal Student Aid History

Students can view their federal student aid details by logging into their *Student Aid Dashboard* at studentaid.gov. Logging in to this site requires the student's FSA ID.

Loan Entrance/Exit Counseling and Debt Management

Federal regulations stipulate that all students awarded Federal Direct loans must complete an online Entrance Loan Counseling session as a graduate/professional student at studentaid.gov before their loans can be disbursed. Additionally, an Exit Counseling session is required upon completion of a program or withdrawal from Adler University, which can also be completed at studentaid.gov.

Any student who enrolls in multiple degree programs at Adler University (such as a master's level student who pursues a Psy.D. upon completion of the master's program) must complete Exit Loan Counseling upon completion of each program.

Recipients of federal financial aid must complete at least one debt management activity prior to graduation. Using any of the below resources will satisfy the University requirement:

1. [CashCourse](#) includes a series of tools for students to develop strong money-management skills that can help with both personal and educational finances. These tools are funded by the National Endowment for Financial Education, so the information that is presented is "commercial free."

Please see the next page for more instructions on registration and navigation. After registering with the site, click the "Assignments" button to see a couple of lessons that the Office of Financial Aid feels would be beneficial for any student loan borrower.

2. Office of Financial Aid staff are always available to work with you one-on-one if you have questions regarding your federal student loans. You can call, email, or stop by with your questions. Our normal office hours are Monday – Friday from 9 a.m. – 5 p.m.

Register for CashCourse.org



Cashcourse.org is a FREE online resource that provides information about a great variety of financial educational topics.

This free resource provides tools for students to develop strong money-management skills that can help with both personal and educational finances.

Click on the yellow Register Now today!

Select
Adler
University
as your school

New Student Registration

[Already registered? Log in.](#)

First Name Last Name

State School

Email

Password Repeat Password

☐ I Accept these Terms & Conditions

[Privacy Policy and Terms of Use](#)

[Privacy Policy](#)

[This policy sets forth how we handle information we were about you from your visit to our website \(the "Site"\). Please be assured that we are committed to fair information practices and the protection of privacy. This Site is intended for use by students of a particular school or institution \(referred to as the "School"\) and the faculty and administration of that School, and](#)

[Register](#)

Your password must be at least 7 characters long.

Student Login

Username

Password

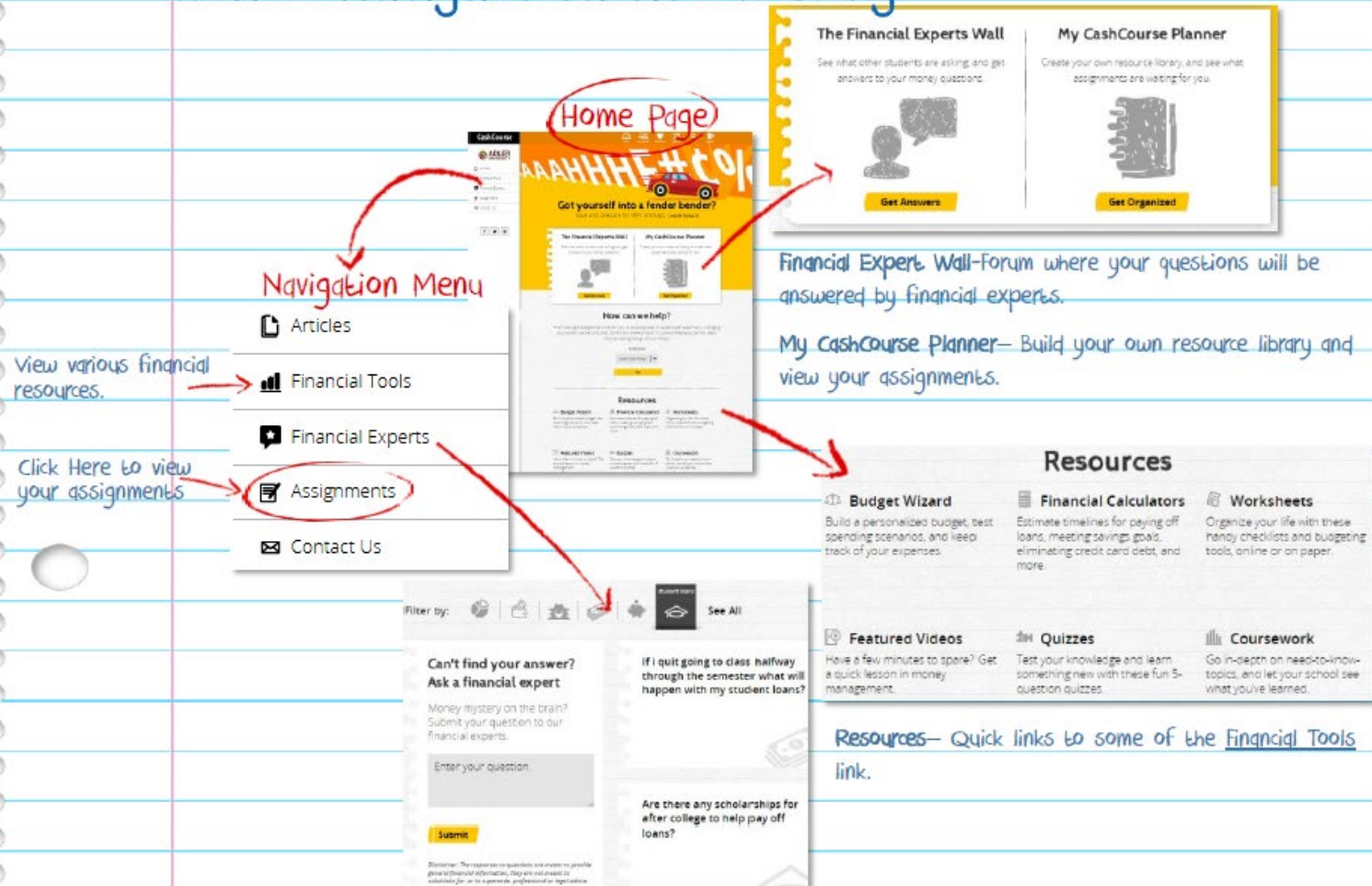
[Forgot Password?](#)

[Log In.](#)

[or Register](#)

Your Username is the email address you used when you registered to cashcourse.

How to Navigate CashCourse.org



Home Page

Navigation Menu

- Articles
- Financial Tools
- Financial Experts
- Assignments**
- Contact Us

The Financial Experts Wall
See what other students are asking and get answers to your money questions.
[Get Answers](#)

My CashCourse Planner
Create your own resource library, and see what assignments are waiting for you.
[Get Organized](#)

Financial Expert Wall-Forum where your questions will be answered by financial experts.

My CashCourse Planner— Build your own resource library and view your assignments.

Resources

- Budget Wizard**
Build a personalized budget, test spending scenarios, and keep track of your expenses.
- Financial Calculators**
Estimate timelines for paying off loans, meeting savings goals, eliminating credit card debt, and more.
- Worksheets**
Organize your life with these handy checklists and budgeting tools, online or on paper.
- Featured Videos**
Have a few minutes to spare? Get a quick lesson in money management.
- Quizzes**
Test your knowledge and learn something new with these fun 5-question quizzes.
- Coursework**
Go in-depth on need-to-know topics, and let your school see what you've learned.

Resources— Quick links to some of the Financial Tools link.

Can't find your answer? Ask a financial expert
Money mystery on the brain? Submit your question to our financial experts.
Enter your question:
[Submit](#)

If I quit going to class halfway through the semester what will happen with my student loans?

Are there any scholarships for after college to help pay off loans?

Disclaimer: The responses to questions are meant to provide general financial information, they are not meant to constitute financial advice. Please consult a professional for legal advice.

Loan Repayment

Students approaching graduation should prepare to begin loan repayment. The first step is to review the student copies of the loan applications and master promissory notes to ascertain the beginning payment dates and amounts. Federal Direct Unsubsidized Stafford Loans have an automatic, one-time 6-month grace period during which payments are not required. Direct Graduate PLUS Loans do not have an automatic grace period. However, there is an equivalent and automatic one-time, 6-month post-enrollment deferment period during which payments are not required.

The student is responsible for notifying lenders of their current address. Failure to do so may result in confusion for both the student and the lender, which could lead to default and legal action.

Alumni who enter their loan repayment periods before securing employment should notify their lenders and consider forbearance options until they begin receiving salaries. Lenders will often allow up to twelve months of forbearance or interest-only payments. Most lenders are interested in receiving their money and are willing to work out different payment schedules with borrowers, but can only do so if they know the borrower's circumstances. The Office of Financial Aid is available to provide guidance to its students and alumni.

For more information about loan repayment, please contact the Office of Financial Aid at financialaid@adler.edu or 844.459.3710.

Perkins Loan Deferment

Students who have any Perkins loans, are required to communicate with their lender(s) and submit any enrollment verification or deferment forms required to keep the loan(s) in good standing.

Using Veterans Education Benefits or Military Assistance

U.S Military Veterans or those who are on active duty/reserve may qualify for education benefits to help fund their Adler education. A student must be admitted prior to applying for Veterans Education or Military benefits. Once admitted, the student can start the process of applying for benefits by following the steps below.

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>.

Veterans Education Benefits

The US Department of Veterans Affairs offers a variety of benefits for students based on their individual Military Enlistment history. Below are the different benefits that are governed by the Department of Veterans Affairs. Use the GI Bill® [Comparison Tool](#) to determine which benefit program is the right one for you. Payment rates for each type of benefit are also available [online](#).

- The [Post-9/11 GI Bill \(Chapter 33\)](#) provides the following benefits directly to or on behalf of the student:
 - A scaled tuition and fee payment ranging between 40 and 100 percent of billed mandatory charges, which is dependent on length of active service. The payment is made directly to Adler. The 40 percent benefit level will be eliminated on August 1, 2020.

- A monthly housing allowance (MHA) paid to the student and payable for the zip code of the campus where the student physically attends the majority of classes. This applies to the first enrollment in an educational program on or after August 1, 2018.
 - Note: Students in Adler's Online Campus will be paid at one-half the BAH national average. **Students on active duty or who are enrolled half-time or less are not eligible for the MHA.**
- A books and supplies stipend of up to \$1,000 per year which is paid proportionally based on enrollment.
- Some Veterans may be able to transfer their benefits to a spouse or dependent.
- Adler participates in the [Yellow Ribbon Program](#), which entitles Veterans at the 100 percent Tier Level to receive full payment of their mandatory charges in excess of the annual cap.
 - **Active duty Service Members and their spouses are not currently eligible for Yellow Ribbon consideration.**
- The Montgomery GI Bill® Active Duty ([MGIB-AD, Ch. 30](#)) provides a monthly benefit paid directly to the student.
- The [Montgomery GI Selected Reserve \(MGIB-SR, Ch. 1606\)](#) provides a monthly benefit paid directly to the student.
- The [Reserve Educational Assistance Program \(REAP, Ch. 1607\)](#) provides a monthly benefit paid directly to the student.
- The [Veterans Educational Assistance Program \(VEAP, Ch. 32\)](#) provides a monthly benefit paid directly to the student.
- The [Survivors and Dependents Assistance Program \(Ch. 35\)](#) provides a monthly benefit paid directly to the student who is a survivor or dependent of the Veteran.
- [Veteran Readiness and Employment \(VR&E, Ch. 31\)](#) benefits provide payments to Adler for mandatory tuition and fees.

Applying for Veterans Education Benefits

To begin using VA Education Benefits, the student must submit the appropriate forms to the VA.

- First-time users of VA Education Benefits must [apply](#) to use their benefits with the VA.
- Veterans who have used their benefits before and who wish to transfer those benefits to Adler must [submit form 22-1995 or form 22-5495](#) (as appropriate) to the VA.

After applying for or transferring benefits, the Department of Veterans Affairs will determine the student's eligibility and issue a Certificate of Eligibility (COE) to the student. The student must provide a copy of the COE to the Financial Aid Office before benefits can be certified.

Students wishing to use Veteran Readiness and Employment benefits can begin the application process on the [VA's website](#). If you have additional questions about using the benefits at Adler University, contact the Office of Financial Aid for specific information at 844.459.3710 or financialaid@adler.edu.

Pending Tuition and Fee Payments

Students utilizing Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) education benefits may have a tuition and fees payment sent directly to Adler University. While the tuition

and fee payment is pending from the U.S. Department of Veterans Affairs, Adler will not take any of the following actions:

- Prevent enrollment;
- Assess a late payment fee;
- Require alternative or additional funding; or
- Deny access to any resources (access to classes, libraries, or other Adler facilities) available to other students who have satisfied their tuition and fee bills.

This pending payment provision supersedes other policies listed elsewhere in the Course Catalog.

To qualify for this provision, Ch. 31 and 33 students may be required to submit the following to the Office of Financial Aid:

- Provide a Certificate of Eligibility by the first day of class;
- Submit a written request to be certified;
- Provide additional information needed in order for the Office of Financial Aid to properly certify enrollment to the VA.

If you have questions about using your Veterans education benefits at Adler University, please reach out as follows:

Veterans Education Benefits Questions (all chapters except 31):

Office of Financial Aid

Doris Valarezo, Senior Financial Aid Specialist

844.459.3710

financialaid@adler.edu

Veteran Readiness and Employment Benefit Questions (chapter 31):

Office of Financial Aid

Zach Weber, Associate Director of Financial Aid

844.459.3710

financialaid@adler.edu

Military Tuition Assistance

Each branch of the US Military offers a Tuition Assistance (TA) program to Active and/or Reserve Military Service members. TA can cover up to \$250 per credit hour, not to exceed the amount per Military Fiscal Year based on branch of service. For more information on TA, including a breakdown of Tuition Assistance dollar amounts by branch, [click here](#).

Applying for Military Tuition Assistance

1. [Complete the correct enrollment](#) form associated with your branch of the US Military for approval by your Military Education Officer.
2. Submit the **APPROVED** TA form to Adler University's Student Accounts Office.

Note: Army TA users will need to complete the TA process through the [Go Army Ed website](#).

If you have questions about using your Military tuition assistance benefits at Adler University, please reach out to the [Office of Student Accounts](#).

Student Cost of Attendance Budget

The Office of Financial Aid assigns each U.S. student aid recipient an annual cost of attendance, which limits the amount of financial assistance that a student can receive for a given academic year. The cost of attendance includes allowances for:

- tuition and fees;
- books and supplies;
- living expenses (including rent, utilities, transportation, and miscellaneous personal expenses); and
- average federal loan fees.

Students are encouraged to borrow as conservatively as possible to minimize loan repayment amounts following graduation.

Tuition and Fees

Tuition and fees are set annually by Adler University. A student's cost of attendance will include an allowance for tuition and fees based upon the student's actual enrollment in required courses for the year. Initial awards are based upon the published course sequence for the student's academic program. If a student deviates from the published course sequence, the cost of attendance will be adjusted to reflect any differences in charges.

Books and Supplies

Students are given a book and supply allowance based upon the number of academic credits for which they register.

- Chicago and Vancouver Campus students are provided with a \$50/credit hour book and supply allowance.
- Online Campus students are provided with a \$42/credit hour book and supply allowance.

Living Expenses

Students are allowed to borrow to cover living expenses, as necessary.

- Chicago and Vancouver Campus students are provided with an allowance of up to \$2,497 per month in living expenses. This amount includes rent, utilities, transportation, and other miscellaneous personal expenses.
- Online Campus students are provided with an allowance of up to \$2,010 per month in living expenses. This amount includes rent, utilities, and other miscellaneous personal expenses.

The monthly living allowance is based on data regarding average living expenses for the Chicagoland metropolitan area. The living allowance is meant to cover living expenses associated with the student (and not the student's other family members.)

Average Loan Fees

The federal government assesses a loan fee on each loan made to a student. Students are provided with an allowance in their cost of attendance. This allowance is an average of fees charged to students in specific ranges of cost of attendance.

Budget Increase Requests

On a case-by-case basis, the Office of Financial Aid will allow a student to appeal to increase their cost of attendance from the standard amounts provided. The following costs are eligible for consideration under a cost of attendance appeal:

- **Rent/Mortgage**
 - Can provide additional funding for documented rent/mortgage that exceeds the standard rent allowance in the cost of attendance (up to 1.5 times the standard allowance)
- **Utilities**
 - Can provide additional funding for documented utility expenses that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses include gas, electricity, water, trash/sewer, internet, and renter's/homeowner's insurance
 - Eligible expenses under this appeal **do not include** cable/streaming services or cell phone bills
- **Books and Supplies**
 - Can provide additional funding for documented required book and supply expenses, plus applicable taxes, that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses under this appeal only include book and supply expenses required for coursework
- **Transportation** (ground campus programs only)
 - Can provide additional funding for documented transportation expenses, using the [IRS mileage rate](#) for the calendar year, that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses include transportation costs to/from your home and the Adler campus for in-person classes as well as transportation costs to/from your home and off-campus sites (for example, internship, externship, and practicum sites)
 - Eligible expenses under this appeal **do not include** transportation costs to/from your home and your work-study office location, or costs associated with purchasing a vehicle
- **Dependent Care** (up to \$5,000 per academic year)
 - Dependent care services must coincide with the student's class and/or practicum schedule
- **Device Purchase** (up to \$1,500)
 - Limited to one time per program
 - Eligible expenses include the device, protection plan, productivity software, and applicable taxes
- **Out-of-Pocket Medical Expenses Not Covered by Insurance** (medical, dental, and vision)
 - Expenses must be incurred while enrolled in coursework
 - Eligible expenses include co-pays, emergency costs, urgent care costs, and prescriptions
 - Health insurance premium expenses may be covered, subject to approval by the Director of Financial Aid
 - Eligible expenses under this appeal **do not include** elective procedures
- **Internship Interview Travel Expenses** (up to \$1,650)
 - Limited to one time per student and only for time adjacent to interview
 - Eligible expenses include coach/economy airfare, ground transportation, and hotel costs

- **Residency Week Travel Expenses**
 - MA in Counseling: Clinical Mental Health Counseling – online modality students only
 - Limited to two times per student
 - Eligible expenses include coach/economy airfare, public transportation, and hotel costs
- **Study Abroad Expenses**
 - Eligible expenses incurred due to participation in a study abroad program or course at Adler that applies to the student's degree program and is approved by the student's Program Director/advisor.
 - Additional aid will be disbursed on Adler's normal aid disbursement schedule (no sooner than 10 days before the start of the applicable semester). Earlier disbursement is not available.

Important Budget Increase Policy Details

- You must [contact the Office of Financial Aid](#) if you wish to pursue a budget increase request.
- All budget increases are subject to approval by the Director of Financial Aid. Additional supporting documentation may be requested at the discretion of the Office of Financial Aid.
- All costs must be incurred within the same academic year as the budget increase request.
- Students are expected to pay all of these expenses as they are *incurred* and receipts may be submitted **afterward** for a budget increase. We will not advance funds to students who are anticipating expenses.
 - An exception to this policy may be granted for documented recurring out-of-pocket medical expenses not covered by insurance, device purchases, and resident week travel expenses when reasonable estimates of cost are submitted.
- **Copies of receipts** for all eligible expenses must be submitted for approval. Acceptable receipts must show the date, vendor, amount, and payment method for each expense.
 - Budget increases granted upon estimates may be adjusted based upon actual expenses.
- A budget increase can be made for approved costs only. The increase will **not** include loan origination fees on top of the approved costs.

Your Financial Aid Award Letter and Accepting Aid

Financial aid eligibility for the upcoming academic year is determined using the FAFSA. Loan eligibility cannot be determined until this electronic transmission has been received by the Office of Financial Aid and you have been admitted to Adler University.

When a complete FAFSA is received by the Office of Financial Aid, the student receives a Financial Aid Award Notice email. The Office of Financial Aid has implemented Self-Service (within [Adler Connect](#)) which lists all materials that need to be completed by the student and their current status.



Students are encouraged to complete aid acceptance steps as soon as possible to ensure timely tuition payments and refund checks.

Students must complete the following:

- **Accept or decline aid award** on Financial Aid Self-Service


- **Entrance Loan Counseling** (complete online)
- **Electronic Master Promissory Note** (complete online for both Federal Direct Unsubsidized and Direct Graduate PLUS Loans)
- **Sign award letter** on Financial Aid Self-Service
- **Direct Refund Authorization Form** (print form and return to the Office of Student Accounts)

Please note that a student's financial aid for the upcoming academic year will not be processed until all required documentation has been received by the Office of Financial Aid. Please visit the Financial Aid Process Timeline section for more information.

Financial Aid Self-Service Portal

Financial Aid Self-Service is where students can track the status of their financial aid application, review and accept or reject aid awards, and manage aid acceptance requirements.

Select an Award Year:
2019/2020 Award Year
[Contact Financial Aid Office](#)



Your Financial Aid Package is now ready!

Your financial aid award package is now ready for your review and acceptance.

[Review and accept your Financial Aid Award Package](#)

Financial Aid Self-Service is available in [Adler Connect](#) under the Quick Links menu. When aid has been awarded, the student will receive an email from financialaid@adler.edu and a notification will appear on the Financial Aid Self-Service homepage.

At the top of each page in Financial Aid Self-Service, a student must select the appropriate Award Year to view information that pertaining to that application and aid package.

Select an Award Year:

2019/2020 Award Year
2018/2019 Award Year

Checklist		
✓	Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓	Completed	Complete required documents
✓	Completed	Your application is being reviewed by the Financial Aid Office
⚠	Action Needed	Review and accept your Financial Aid Award Package
✓	Completed	Complete Direct Loan Entrance Counseling
⚠	Action Needed	Sign a Direct Loan Master Promissory Note
⚠	Action Needed	Review and sign your Financial Aid Award Letter

The homepage will also include a Checklist that displays the status of the student's aid application as well as all the items needed to accept the aid package.

To accept or decline the offered financial aid, click on the “Review and accept your Financial Aid Award Package” link in notification or Checklist. Aid awards can be accepted or declined individually or in total.

<div> <div>100%</div> <div>Loans</div> <div>Money you have to pay back</div> <div>\$20,500.00</div> </div>		
Award	Status	Total Awarded Amount
Unsubsidized Loans Accept or Decline	Pending	\$20,500.00

Award Total	
Award	Total Awarded Amount
Total Awards Accept or Decline All	\$20,500.00

The last item on the Self-Service Checklist is to “Review and sign your Financial Aid Award Letter.” This letter can be accessed from the Checklist or the Award Letter tab.

You must accept or decline all your awards before accepting your award letter.

Award Letter

Award Letter History

Office of Financial Aid
17 N Dearborn St
Chicago, IL 60602
3126624150

Dear

Based on the information you provided on your Free Application for Federal Student Aid, you have been awarded the following.

The loan amounts you accept will be divided equally over all anticipated semesters of enrollment. The amount you accept will be applied to your student account. If there is a credit balance, Student Accounts will issue you a refund check. Your refund check cannot exceed the school-determined living allowance for the term in question. Any excess funds will be returned to the government.

Budget: \$54,281

Awards	Total Amt	Term 1	Term 2
Loans			
Direct Loan Unsubsidized	\$20,500.00	\$10,250.00	\$10,250.00
Total	\$20,500.00	\$10,250.00	\$10,250.00

To electronically sign the Award Letter, scroll to the bottom of the page, select the check box next to “I verify that I accept the award package and electronically sign my award letter,” and click Accept. Please note that the Award Letter cannot be signed until students have accepted or declined all the awards on their financial aid package.

Students also have the ability to print and save their award letters. This letter may be useful as proof of income for apartment searches or when signing a lease.

Loan Adjustments and Requests

Students are able to request new loans or changes to the loan amounts on their financial aid package through the Financial Aid Self-Service portal. Requests are reviewed and typically processed within **4-6 business days**.

Amount Changes (on Existing Loans)

When accepting a loan, students can adjust the offered amounts by following the below steps:

1. Go to Financial Aid Self-Service and select My Awards.
2. Select the appropriate Award Year from the drop-down menu.

Select an Award Year: 2019/2020 Award Year ▼

3. Scroll down to the Loans section and select the “Accept or Decline” link under Unsubsidized Loans or Grad PLUS Loans.



Loans

Money you have to pay back

Award	Status
Unsubsidized Loans ▼ Accept or Decline	Pending
Grad PLUS Loans ▼ Accept or Decline	Pending

4. Adjust the amounts listed next to each academic term desired (section outlined in red).

Award	Status	Total Awarded Amount	Fall	Spring	Summer
Unsubsidized Loans ^ Close	Pending	\$20,500.00	\$6,833.00	\$6,833.00	\$6,834.00
Direct Loan Unsubsidized	Pending	\$20,500.00	\$6,833.00	\$6,833.00	\$6,834.00

Check the terms you will be attending.

<input checked="" type="checkbox"/> Fall	\$6,833.00
<input checked="" type="checkbox"/> Spring	\$6,833.00
<input checked="" type="checkbox"/> Summer	\$6,834.00

Total \$20,500.00

[Reset](#) [Decline](#) [Accept](#)


i You may accept the entire loan amount, change the loan amount, lower it to zero, or decline the entire loan amount.

- a. The total loan and any requested adjustments should not exceed federal annual loan limits:
 - i. Unsubsidized Stafford Loan
 1. Most Adler students: \$20,500
 2. PsyD students: \$37,167
- b. **Any amount requested will be less the loan origination fee deducted by the lender.**
- c. *Each year of borrowing increases debt and expected monthly repayment. The Office of Financial Aid encourages students to balance financial need and loan debt throughout the course of their studies.*


- Click Accept.

Students may also be able to adjust amounts on loans that have already been accepted. Please see the instructions below:

- Go to Financial Aid Self-Service and select My Awards.
- Select the appropriate Award Year from the drop-down menu.

Select an Award Year: 2019/2020 Award Year 

- Scroll down to the Loans section and select the “Change loan amount” link under Unsubsidized Loans or Grad PLUS Loans.

 Loans Money you have to pay back	
Unsubsidized Loans ✓ Accept or Decline	Pending
Grad PLUS Loans ✓ Accept or Decline	Pending

- Adjust the amounts listed next to each academic term desired (outlined in red).


Award	Status	Total Awarded Amount	Fall	Spring	Summer
Unsubsidized Loans ^ Close	Pending	\$20,500.00	\$6,833.00	\$6,833.00	\$6,834.00
Direct Loan Unsubsidized	Pending	\$20,500.00	\$6,833.00	\$6,833.00	\$6,834.00

Check the terms you will be attending.

<input checked="" type="checkbox"/> Fall	\$6,833.00
<input checked="" type="checkbox"/> Spring	\$6,833.00
<input checked="" type="checkbox"/> Summer	\$6,834.00

Total \$20,500.00

Reset Decline Accept



You may accept the entire loan amount, change the loan amount, lower it to zero, or decline the entire loan amount.

Note that students will only be able to make adjustments to amounts on terms of aid that have not yet disbursed.

- To increase the amount on a loan that has already paid in for the term, students should submit a new loan request (see the section below).
- To decrease the amount on a loan that has already paid in for the term, students should contact the Office of Financial Aid at financialaid@adler.edu.

5. Click Submit Changes.

New Loan Requests

Students who would like to increase their financial aid can request a new loan by following the steps below:

1. Go to Financial Aid Self-Service and select Request a New Loan.
2. Select the appropriate Award Year from the drop-down menu.

Select an Award Year: 2019/2020 Award Year ▼

3. Enter the amount of additional aid to request and click Next.

Enter the Requested Amount

☒ Request **\$32,553.00** in loans

This is based on the current information we have on file.

Estimated Cost of Attendance	\$54,281.00
Potential Financial Aid	— \$21,728.00
Remaining Cost	= \$32,553.00

☐ Request other amount:

\$

- a. Option 1 requests the maximum financial aid for the year to allow for funding to cover [living expenses](#).
- b. Option 2 requests an alternate amount up to the maximum listed in Option 1.
 - i. *The Office of Financial Aid encourages students to use this option as each year of borrowing increases debt and expected monthly repayment. We encourage students to balance financial need and loan debt throughout the course of their studies.*
- c. **Any amount requested will be less the loan origination fee deducted by the lender.**
 - i. [Origination fees](#) change annually and actual fees depend on the time that the loan is first disbursed.
 - ii. Example: To receive an additional \$100 refund, \$100 + the fee must be requested.
- d. If necessary, clarifying information may be entered into the Comments section for review when the Office of Financial Aid is processing loan requests.
 - i. Example: "I would like a refund of \$1,000 per month" in case the actual amount listed on the request does not calculate the desired refund amount.

4. Allocate the requested amount over the terms in the financial aid package by checking or unchecking specific terms. Click Next.

Select Award Periods

Check the terms you will be attending:

<input checked="" type="checkbox"/> Fall	\$1,667
<input checked="" type="checkbox"/> Spring	\$1,667
<input checked="" type="checkbox"/> Summer	\$1,666
You are requesting	\$5,000

CancelPreviousNext

5. Review the new loan request for accuracy and submit.

Entrance Counseling

Entrance Counseling is required by federal regulation of all students who borrow any type of federal loans. This counseling session informs students of their rights and responsibilities with regard to borrowing under various loan programs.

Students are required to complete Entrance Counseling **only once** for each of the Stafford loan and PLUS loan programs. Students who completed Entrance Counseling for another school or met this requirement in a previous year are not required to submit a new Entrance Counseling session.

Students who only completed Entrance Counseling as an undergraduate student may need to complete the counseling again as a graduate student in order to fulfill the Entrance Counseling requirement to borrow a Graduate PLUS loan. The Financial Aid Self-Service Checklist will indicate if Entrance Counseling is required:

<input checked="" type="checkbox"/>	Completed	Complete Direct Loan Entrance Counseling
<input checked="" type="checkbox"/>	Completed	Complete PLUS Loan Entrance Counseling

If one or more of these checklist items has a status of “Action Needed,” the student will need to complete Entrance Counseling in order to borrow federal loans at Adler.

For assistance on how to fulfill the Entrance Counseling requirement, please see the How to Complete Entrance Counseling section below.

How to Complete Entrance Counseling

Entrance Counseling will walk you through the Direct Loan process and explain your rights and responsibilities as a borrower. **All first time Direct Loan borrowers at Adler University must complete entrance counseling before their loans can be disbursed.** If you are a continuing student, you do not need to repeat this process.

1. Log into studentaid.gov and select the blue “Log in to Start” button next to **I am a Graduate or Professional Student**.
2. Sign in with your FSA ID Username and Password.

The FSA ID login was implemented by the US Department of Education in May 2015. If you do not have an FSA ID and previously completed your FAFSA with your SSN, Name, Date of Birth and Federal Student Aid PIN, please click on the **Create an FSA ID** link.

3. Select Adler University as the school to notify.
4. Begin the Entrance Counseling session. You will need about 30 minutes to complete 5 sections. The Office of Financial Aid will import your completion confirmation electronically however it is recommended that you make a copy of the Counseling Completion Verification page for your records.

NEED MORE HELP? Contact the Department of Education’s Applicant Services line at (800) 557-7394 between 8am and 8pm Eastern Standard Time, Monday through Friday.

Electronic Master Promissory Note (MPN)

Electronic Master Promissory Notes or MPNs are required for both Federal Direct Unsubsidized and Direct Graduate PLUS Loans; MPNs are accepted as part of a student’s federal student aid for the year.

Please complete one MPN for each loan type that you want to accept. Continuing students who accepted Federal Direct Unsubsidized or Direct Graduate PLUS Loans at Adler University previously do not need to complete new MPNs for upcoming year (unless applying for a Direct Graduate PLUS *with an endorser*).

How to Complete an MPN: Federal Direct Unsubsidized and Graduate PLUS Loans

1. Navigate to studentaid.gov.
2. Select the “START” icon next to **MPN for Subsidized/Unsubsidized Loans** for Federal Direct Unsubsidized Stafford Loans.

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

Select the “START” icon next to **PLUS MPN for Graduate/Professional Students** for Direct Graduate PLUS Loans.

PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.
Students must be logged in with their own FSA ID.

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

START

OMB No. 1845-0068 • Form Approved

3. Sign in with your FSA ID Username and Password.

The FSA ID login was implemented by the US Department of Education in May 2015. If you do not have an FSA ID and previously completed your FAFSA with your SSN, Name, Date of Birth and Federal Student Aid PIN, please click on the **Create an FSA ID** link.

The next screen(s) will ask you to complete 4 steps: **Personal Information, References, Review & Edit, and Sign & Submit**. The Office of Financial Aid will import all of your information electronically; we do not need a hard-copy of your MPN. We recommend that you maintain a copy for your personal records.

Note: Please complete one MPN for each loan type you want to accept. Continuing students who accepted Federal Direct Unsubsidized and Direct Graduate PLUS Loans at the Adler University previously do not need to complete new MPNs for the upcoming year unless an endorser is needed. Incoming students need to complete two MPNs to receive both loan types.

NEED MORE HELP?! Contact the Department of Education’s Applicant Services line at (800) 557-7394 between 8am and 11pm Eastern Standard Time, Monday through Friday.

Direct Graduate PLUS Application

Beginning with the 2021-22 academic year, credit checks will be automatically initiated by the federal Department of Education when the Office of Financial Aid begins processing a Graduate PLUS loan that a student accepts on their financial aid package. Because of this, a Graduate PLUS Loan Application no longer needs to be completed at studentaid.gov to initiate a credit check.

The automated credit check process can be completed **ONLY IF** a valid and unexpired Graduate PLUS Loan Master Promissory Note (MPN) has been completed. Review your Checklist in Financial Aid Self-Service to determine if a PLUS MPN is still outstanding and to link over to studentaid.gov to complete the MPN.

If you wish to request additional Graduate PLUS Loan funding, the Office of Financial Aid encourages you to complete the [New Loan Request process](#) in Adler Connect Financial Aid Self-Service.

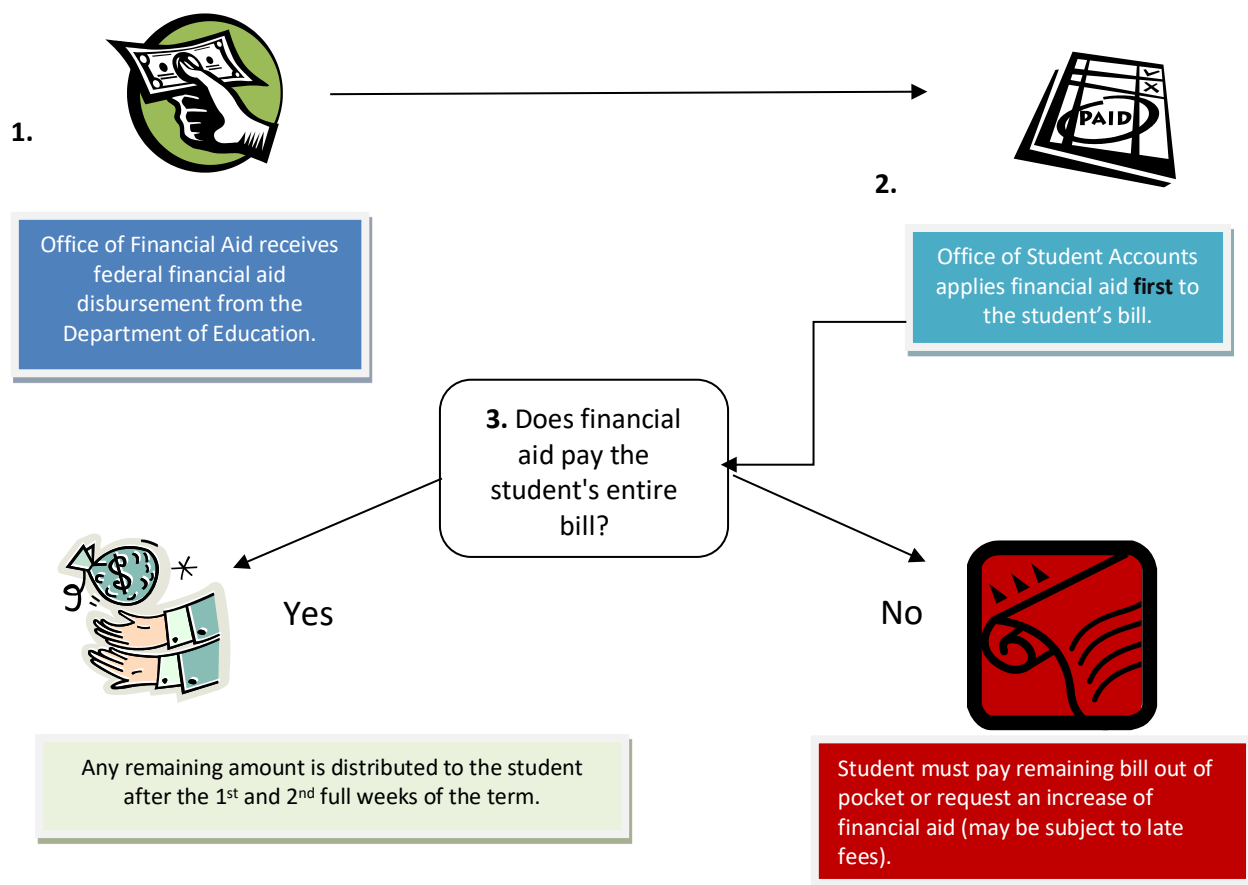
Refund Direct Deposit Authorization Form

Financial aid recipients are strongly encouraged to set up Direct Deposit in Student Finance Self-Service as electronic transfer is the fastest way for Adler University's Office of Student Accounts to distribute federal funding. Students not enrolled in Direct Deposit must wait for a paper check to be mailed to the address we have on file.

Any student that would like the most immediate form of financial aid distribution should set up Direct Deposit via Student Finance Self-Service. More information about the setup process can be found on [Adler Connect](#). **Current students only need to complete this setup process once** unless they later decide to stop direct deposit or change bank information.

Receiving Your Financial Aid

Incoming financial aid money will **first be applied directly to your student account** (with the exception of work study earnings which are paid directly to students on a semi-monthly basis).



If the amount of your financial aid exceeds the cost of your tuition and fees on your bill, you will be issued a refund check for the difference. If the financial aid disbursement does not cover your entire student bill, you are either required to pay the remainder out of pocket or increase your financial aid (please plan in advance to allow for processing time).

Financial Aid Process Timeline

The timeline below provides a brief overview of the financial aid application process and when each step in the process occurs. Please connect directly with the Office of Financial Aid if you have any questions.

October 1 (of Prior Year)

- The Free Application for Federal Student Aid (FAFSA) is available online at <https://studentaid.gov/h/apply-for-aid/fafsa>. All students (both incoming and returning) must complete a FAFSA before an official financial aid packet can be issued. Please see "Four Steps on How to Apply for Financial Aid" to determine which FAFSA to complete. Make sure to list Adler University's code (G20681) so that we receive your information with our weekly import.

February

- The first round of financial aid award notices emails will be sent to all eligible students that have submitted a completed FAFSA and who have been accepted to Adler University.

Continuous from February

- Students should complete the FAFSA and submit all requested documentation.
- Our office will import FAFSA on a daily basis and process applications as we receive them.
 - Award notice emails will be sent.
- Students should review their aid packages and submit aid acceptance documents, as necessary.
- Aid acceptance steps should be finalized as soon as possible to ensure timely tuition payments and refund checks.

Satisfactory Academic Progress

Federal regulations require that the Adler University Office of Financial Aid monitor the academic progress of all financial aid recipients toward the completion of their degree or certificate. This process is called Satisfactory Academic Progress (SAP). This SAP policy is enforced in conjunction with all other institutional policies and procedures, including the academic status and satisfactory progress policies of the University, and applies to part-time and full-time students for all semesters of enrollment, including those terms for which no financial aid was granted. Institutional policies regarding academic status and satisfactory progress can be found in the Adler University Course Catalog.

The Office of Financial Aid shall have primary responsibility in enforcing this policy. The Registrar's Office and other University offices that maintain student information relevant to this policy shall provide such information, as requested, by the Office of Financial Aid. All notifications from the Office of Financial Aid

with regards to a student's SAP standing (Warning, Suspension, Appeal Approved) will be sent to the student's Adler email account [34 CFR §668.34 (a)(11)].

SAP for Adler University graduate students is monitored using three factors: maximum time frame measurement, cumulative progress toward completion of the degree or certificate, and cumulative Grade Point Average (GPA).

Maximum Time Frame Measurement

Students may receive financial assistance for attempted credit hours up to 150 percent of the credits it normally takes to complete the academic program. The total allowable attempted hours are calculated by multiplying the hours required to complete the degree at Adler by 1.5 and rounding down to the nearest whole number. For example, for a program that requires 36 credit hours, a student may attempt up to 54 hours. Please note: non-degree certificate programs are approved by the US Department of Education for financial assistance at a specific number of credit hours. Regardless of a student's actual plan of study, maximum timeframe is calculated using the number of hours for which the program was approved with the US Department of Education.

In the event that it becomes mathematically impossible for the student to complete their program according to the maximum timeframe requirements, the student will be immediately suspended from federal assistance without a warning period, but with the ability to appeal.

Additionally, students must satisfactorily complete all degree or certificate requirements within the timeframes listed below, from the date of first registration following admission to the program:

- Certificate students: two years
- M.A. students: five years
- Doctoral students: seven years

Periods of approved leave of absence do count against the above bulleted timeframes. Once a student meets these timeframes, they will be immediately suspended from federal assistance without a warning period and without the ability to appeal. However, an appeal can be submitted if the University approves additional time for the student to complete academic requirements for their program.

A student who completes all academic requirements for their program but does not yet have the degree or certificate is not eligible for further federal financial aid for that program.

Cumulative Progress toward Completion of the Degree or Certificate

Students must successfully complete at least 70% of the credit hours they attempt. This measure will be measured cumulatively over the course of the student's program. For the purpose of this measurement, all of the following are applicable:

- Successful completion for Chicago Campus, non-PsyD students is defined as a grade of B- or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.
- Successful completion for Chicago Campus, PsyD students is defined as a grade of B or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.

- Successful completion for Global Campus students is defined as a grade of C or better for letter grade course, or a grade of CR for a credit/no credit course. These credits are counted in both attempted and completed hour totals.
- All other grades (including incomplete grades) are counted in the attempted hour total, but not the completed hour total. If an incomplete grade is later converted to a grade that is considered to be a successfully completed grade, the cumulative progress percentage can be recalculated. **It is the student's responsibility to notify the Office of Financial Aid when an incomplete grade has been converted.**
- Students who drop courses will not have those dropped courses counted in the attempted hours total if they are dropped during the official add/drop period. Dropped courses after the official add/drop period will be counted in the attempted hours total.
- Repeated courses are counted as attempted hours during all repeats.
- Transfer credits that count toward the student's current academic program count as both attempted and completed hours.
- Students who change programs will only have hours that were previously attempted counted in their cumulative totals if they are applicable to the new academic program.
- Audited courses do not count in either the attempted or completed hour totals.

Cumulative Grade Point Average (GPA)

Graduate students must maintain a minimum cumulative GPA of 3.0.

Courses in Progress

If a student has any courses in progress on their transcript, this means that no grade was assigned to the course. If a student is missing any grades for any term, SAP cannot be calculated. The Office of Financial Aid may place a hold on all future federal financial aid disbursements and student refund checks in the case when a student has courses in progress at the time that SAP is being reviewed.

Evaluation of Satisfactory Academic Progress

Evaluation of satisfactory academic progress is made at the end each semester by the Adler University Office of Financial Aid once final grades are published in the university system. This review is completed through a manual review of grades received, courses attempted, cumulative progress towards degree completion, and cumulative GPA. SAP progress will be evaluated up to three times per academic year.

In cases where a student has separated from Adler University and is later re-admitted, SAP will be re-evaluated upon admission.

Financial Aid Warning

Graduate students who fail to meet the above SAP requirements will be placed on financial aid warning for one academic semester. Students will be allowed to continue on financial assistance during the warning period. Students placed on financial aid warning will be sent notification through their Adler email account. The notification will include SAP requirements, steps necessary to meet SAP in the upcoming term and the consequences for failing to meet SAP requirements the end of the warning period.

If a student does not enroll in the following semester after the SAP warning is issued, the warning period will move to the next semester of enrollment.

Students will be placed on financial aid suspension if they fail to meet the standards of this SAP policy after the financial aid warning period.

Suspension of Financial Aid Eligibility

Students will be placed on financial aid suspension if they do not meet the SAP requirements at the end of their Financial Aid Warning period. They will be notified of their suspension through their Adler email account.

Appealing Suspension of Financial Aid Eligibility

A student may appeal the suspension of their financial aid eligibility for extenuating circumstances. Appeals from other parties on behalf of the student will not be accepted. All appeals should be submitted to the Director of Financial Aid via an email from their Adler email account. Each appeal must include (1) the reasons why the standards of this policy were not met, (2) what has changed in the student's situation that will allow them to make satisfactory progress during the next evaluation, and (3) an academic plan for the remainder of the student's studies. Documentation of any statements made in the appeal should be included, as appropriate, to strengthen the appeal (e.g. updated Degree Completion Plan, or DCP; third-party documentation; etc).

All appeals must be submitted within 10 business days of the send date of a suspension notice.

The Director of Financial Aid will review the appeal and will respond to the student within 10 business days from the receipt of the appeal. This response will be sent to the student's Adler email account. If the student's appeal is approved, the student will be placed on a financial aid probationary period for one term or for the duration of an academic plan developed by the student's advisor, as appropriate. The probationary period will be defined to include checkpoints that must be achieved in order for the student to remain eligible for financial assistance. Students failing to abide by the terms of their probation will be suspended from financial aid eligibility after their probationary period but will maintain the ability to submit a subsequent appeal if a remediation plan is developed with their academic advisor. This plan must be included with the subsequent appeal and the appeal is subject to the approval of the Director of Financial Aid.

The decision of the Director of Financial Aid with regards to SAP appeals is final, binding, and not subject to further appeal.

Students on an academic plan who need to change the plan will need to submit an appeal to the Director of Financial Aid via an email from their Adler email account, with a copy of an updated DCP as applicable. The appeal must outline why the change is necessary and how the student will continue to make academic progress.

Reinstatement of Financial Aid Eligibility

A student's eligibility for financial aid will be reinstated at such time as they successfully meet the standards of the SAP policy. **It is the student's responsibility to present evidence to the Office of Financial Aid at the time they meet the requirements for reinstatement.** Once the Office of Financial Aid determines that a student is in compliance with SAP requirements, aid will be reinstated for the following academic semester.

Withdrawing and Financial Aid

When a financial aid recipient withdraws from a term, federal regulations require a calculation to determine whether federal student loan funding must be returned. This calculation, called a Return of

Title IV Aid (R2T4) calculation, is required for official withdrawals but also in the case of students who unofficially withdraw by ceasing attendance in all their classes.

For the purposes of this discussion, students taking a leave of absence are treated in an identical manner to those students who withdraw in good standing, who are administratively withdrawn, who are dismissed, or who unofficially withdraw from Adler University. The terms “leave of absence” and “withdrawal” are interchangeable throughout this policy.

If it is confirmed with the Registrar’s Office that a student never initiated attendance in a course that was used to determine Title IV eligibility, that course will be removed from the student’s Title IV eligibility and their aid will be adjusted as appropriate prior to the R2T4 calculation being performed.

Withdrawals versus Enrollment Changes

Some coursework at Adler University is considered to be modular in nature. Modules exist when courses do not span the entire academic term. Recent federal modifications to the R2T4 calculation process impacts the calculation differently depending upon the student’s enrollment for the semester in question.

For withdrawals prior to the Summer 2021 semester: a student is considered to have withdrawn for Title IV aid purposes if the student ceases attendance at any point prior to completing the payment period or period of enrollment, unless Adler University receives written confirmation from the student at the time of withdrawal indicating that they will resume attendance in a later module. The expected return module indicated on the University’s Leave of Absence paperwork is filled out at the time of withdrawal and is considered confirmation of future attendance. If the student provides written confirmation that they will resume attendance and the student fails to return at that future date, the student is considered to have withdrawn for Title IV aid purposes as of the original date of withdrawal.

For withdrawals in the Summer 2021 semester and beyond: if a student stops attending or fails to begin attending all semester coursework but meets any of the following conditions, the student will be considered to have made an enrollment change and will not subject to the following R2T4 guidelines for the applicable semester:

- The student completed all requirements for graduation
- The student successfully completed all coursework in the first session of the semester
- The student successfully completed at least 3 credits worth of coursework for the semester, or the student successfully completed a half-time and/or full-time exception course for the semester
- The student initiated a leave of absence for the first session and confirmed on their leave of absence paperwork that they plan to return for the second session of the same semester

If a student does not meet any of the above conditions and ceases attendance at any point prior to completing the payment period or period of enrollment, the student is considered to have withdrawn from the semester for Title IV aid purposes. If the student provides written confirmation that they will resume attendance and the student fails to return at that future date, the student is considered to have withdrawn for Title IV aid purposes as of the original date of withdrawal.

Withdrawing might impact future eligibility for federal and institutional financial aid. Please review the Satisfactory Academic Progress (SAP) requirements on the Financial Aid Office’s website.

Withdrawing from the University

Students wishing to withdraw in good standing from Adler University must follow the published policy of the Registrar's Office. The Registrar's Office is the designated office that a student must notify if s/he wishes to withdraw from the University.

Tuition Refund Policy

The tuition refund policy can be found in the Adler University Course Catalog. Please note that students may be found liable for tuition and fee amounts charged for the term in which they are withdrawing, and may have limited eligibility for financial assistance to pay for those charges. The University's tuition refund policy has no bearing on the federally-required R2T4 calculation.

Earned versus Unearned Title IV Aid

Title IV funds are awarded to students under the assumption they will attend school for the entire period for which the aid is awarded. Upon withdrawing from Adler University, a student may no longer be eligible for the entire amount of Title IV aid they were awarded and/or received. For the purpose of this policy, the withdrawal date will be based on the last date of academic activity, as reported by the Registrar. Federal aid is earned for each day that progresses in the term prior to the withdrawal, so the Office of Financial Aid is required to calculate how much of the Title IV assistance the student earned using the following formula:

$$\frac{\text{Enrolled Days in Term}}{\text{Total Days in Term}} = \% \text{ of Title IV Aid Earned}$$

Federal Title IV aid includes the Direct Unsubsidized Stafford loan and the Direct Graduate PLUS loan. Unearned Title IV aid is returned in the following order:

1. Federal Direct Unsubsidized Stafford Loans
2. Federal Graduate PLUS Loans

If the student withdraws after 60% of the term has passed, they are considered to have earned all of their Title IV aid for that period.

Repayment of Unearned Title IV Aid

If the amount of aid disbursed to the student is greater than the amount s/he is eligible to receive, this overage must be returned to the federal programs.

The student and/or Adler University may be responsible for returning the assistance. Adler University's share is the lesser of:

- the total amount of unearned aid or
- the institutional charges for the term multiplied by the percentage of unearned aid.

Adler's share is returned by removing the aid from the student's tuition account. If a balance is subsequently created on the student's tuition account, the student will be billed and is responsible for these charges. Students may also be required to return amounts that were refunded to them to use for living expenses for the term.

Any credit balance on the student account that is a result of the R2T4 calculation will be disbursed as soon as possible and no later than 14 days after the R2T4 calculation.

Funds are returned, where necessary, and students are notified via an email to their Adler email account no later than 30 days from the determination of withdrawal. In cases where the student may not have access to their Adler email account, a paper version of the notification email will be mailed to the address on file with the University. The notification will provide detailed information about Adler's share of funds that was returned.

In general, the student is responsible for returning any amount of unearned aid in excess of the amount Adler is required to return. Any loan amount that must be returned must be repaid in accordance with the terms of that loan's promissory note (i.e. the student will make scheduled payments to the holder of the loan over a period of time).

Post-Withdrawal Disbursement

If the amount of Title IV aid disbursed is less than the amount the student is eligible to receive, the student may receive a post-withdrawal disbursement to his or her tuition account at Adler University. If this post-withdrawal disbursement contains loan funds, the Financial Aid Office will alert the student of the availability of those loan funds via an email to their Adler email account no later than 30 days from the determination of withdrawal. This email will request confirmation from the student as to whether they approve disbursement of the funds as funds will not be disbursed without student approval.

The student must also authorize Adler to use the post-withdrawal disbursement to cover all other charges other than tuition and fees on their account. If the student does not authorize the school to use these funds to cover other charges, the funds will be refunded to the student after covering outstanding tuition and fee charges and s/he will be responsible for any balance due.

There are some Title IV funds that the student may have been scheduled to receive that cannot be disbursed once the student has withdrawn because of other eligibility requirements. For example, a Stafford loan disbursement cannot be made if the student has not signed the appropriate promissory note for that program.

Failure to Earn a Passing Grade in all Courses

Any student who begins classes at Adler, applies for financial aid, completes all of the requirements to obtain that aid, and then fails to receive at least one passing grade for the semester will be considered a withdrawal/unofficial withdrawal for the purpose of this policy and subject to the R2T4 calculation. Grades of "D", "F", "NC", "W", "WF", "WNC", "I", and "IP" are considered to be non-passing grades for the purposes of this policy.

For students in this situation, attendance records and academically-related activity for the student will be reviewed with the course instructors to determine the last date of attendance. The withdrawal date will be based on (1) the last date of attendance, as reported by the instructor, or (2) the midpoint of the semester for those students for whom the instructor does not report, or cannot determine, a last date of attendance.

Students who are assigned a grade of "I" or "IP" and do not receive passing grades for other coursework in the same semester will not be considered a withdrawal for the semester in question if the "I" or "IP" grade converts to a passing grade within 30 days of the semester's last date of attendance as verified by the Registrar's Office.

Students who fail to receive at least one passing grade for coursework in the first session of a semester but who completed that coursework based on the last date of attendance will not be considered a withdrawal if they begin attendance in previously-enrolled coursework in the second session of the same semester, unless the student subsequently fails to receive at least one passing grade for the second session of the same semester.

Institutional Regulations Regarding Withdrawals

All institutional scholarships awarded as a flat amount for the withdrawal term will be reduced if they exceed the student's final tuition charges for that term.

All institutional scholarships awarded as a percentage of tuition for the withdrawal term will be prorated to the applicable percentage of the student's final tuition charge.

Students who have been awarded state grant funding should contact the Office of Financial Aid at 844.459.3710 to review the impact of a withdrawal on that funding.

If the student has taken out a private loan for the withdrawal term and the student has a credit on their account after all other aid has been returned according to the regulations listed above, Adler University will return private loan funds to the student's lender. The amount returned will be the lesser of the credit amount on the student's tuition account or the total amount of the private loan for the term. Any remaining credit will be sent to the student in the form of a check from Student Accounts.

Adjustments and Cancellations

The Office of Financial Aid reserves the right to modify a student's financial aid award at any time during the academic year. The following circumstances could lead to an adjustment or cancellation of financial aid awards:

- The student receives additional funding such as private scholarships, vocational rehabilitation assistance, veterans benefits, employee tuition assistance, fellowships, etc.
- The student participates in the Federal Work Study program, and their projected earnings for a term exceed their financial aid budget allowance. The student will be required to either work fewer hours or have a portion of their loan monies returned to the Department of Education.
- The student adds or drops courses from their schedule during a term.
- The student fails to maintain satisfactory academic progress.
- If the amount of Federal Direct Unsubsidized Loans the student has been awarded is projected to exceed their lifetime aggregate limit, their award will be modified to ensure the student does not exceed this limit.
- During any term that the student is not enrolled at least half-time, they will be ineligible to receive financial aid and their award for the term will be canceled.
- If a financial aid recipient finds it necessary to withdraw from all classes, the Office of Financial Aid, as well as the student, may be required to return part or all federal financial aid funds. Adler University is required to determine the earned and unearned portions of Title IV aid as of the date the Office of Financial aid is notified through a completed and signed *Request for Student Withdrawal* form available through the Office of the Registrar.

- Up through the 60% point in each payment period or period of enrollment, a prorated schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.
- When a student is administratively withdrawn, as a result of a final SCEC decision.

FERPA – Confidentiality of Your Records

Adler University complies with the Family Educational Rights and Privacy Act of 1974 (FERPA) by maintaining and protecting the confidentiality of student records. This applies to the release of personal identifiable information and records for currently enrolled and former students. In accordance with FERPA, a student's financial aid information will only be disclosed to the student him/herself.

FERPA Consent to Share Information

The Office of Financial Aid must have express written consent from a student in order to share financial aid information with others. The consent should include a statement that gives the Office of Financial Aid permission to share financial aid information with a third-party, the name of the individual(s), the relationship between the student and the individual(s), and if there are any limitations to what can be discussed. The written statement may be mailed or emailed, if the message is sent from an official Adler email account.

Certain Exceptions: FAFSA Information

Information from a submitted FAFSA, including the Expected Family Contribution (EFC) calculation, can only be shared with third parties under certain circumstances per federal statute.

Under [Section 483\(a\)\(3\)\(E\) of the Higher Education Act of 1965 \(HEA\)](#), as amended, [20 USC 1090], FAFSA data, which includes information related to expected family contributions (EFCs) and awards, "shall be used only for the application, award, and administration of aid awarded under federal student aid programs, state aid, or aid awarded by eligible institutions...." The [Consolidated Appropriation's Act, 2018](#) (FY 2018 spending bill) allows schools to share FAFSA data with scholarship providers and tribal organizations, also with the student's written consent. The [Department of Defense and Labor, Health and Human Services, and Education Appropriations Act, 2019](#) (FY 2019 spending bill) expands that language to also allow an institution to share FAFSA data—with the student's written consent—with an organization "assisting the applicant in applying for and receiving Federal, State, local, or tribal assistance that is designated by the applicant to assist the applicant in applying for and receiving financial assistance for any component of the applicant's cost of attendance."

If FAFSA information is needed for any purpose other than the exceptions outlined above, Adler University will be unable to provide FAFSA information, even if a student signs a FERPA release. The decision on what FAFSA data can be shared by Adler University is left to the Office of Financial Aid. In these cases, the student must provide the data directly to the individual or organization requesting the information. Students may obtain a copy of their Student Aid Report at fafsa.gov to locate the necessary data.

Student Employment

Students may be able to work part-time while attending Adler University and earn an income through the Student Employment Program. Program participants can be hired for a part-time job at Adler University or through a designated outside community partner. The majority of Student Employment Program

participants are funded through the Federal Work-Study (FWS) program. FWS is a need-based employment program that is funded partially by the U.S. government and is factored into the student's overall financial aid offer for the year.

To qualify for a Student Employment Program position, a student must complete the FAFSA, if eligible, and demonstrate financial need as determined by the FAFSA, and then interview and be hired for a Student Employment position.

Student Employment Program participants are paid \$15/hour and while time commitments vary by position, most positions are for 8-10 hours per week. Students may work up to 20 hours per week while classes are in session. Student Employment positions are not guaranteed, and the number of available positions may be limited.

The Office of Financial Aid posts available work study positions all year round based on the demand for assistance among faculty/staff. Application information is specific to each position. Eligible students can access Student Employment open positions, as well as more information about participating in the Student Employment Program, in the Adler Connect Portal:

Adler Home Page → Click on "Login" → Adler Connect Portal → Student Services → Financial Aid → Adler Student Employment Program (scroll down for open positions)

Student Employment Program Terms & Conditions

In order to participate in the Federal Work Study Program, all work study students must agree to the terms and conditions outlined below.

- Students must be hired and their supervisor must complete the Student Employment Authorization Form with the Office of Financial Aid before the student may begin work.
- The student must accurately record all hours worked and all breaks taken in UltiPro. Hours must be reported at the end of each workday. Hours may not be reported in a subsequent pay period. Supervisors must review and approve hours in the UltiPro on a weekly basis.
- The student will be paid only for the hours s/he has worked and will not be paid for lunch, study time, or other breaks. The student must take a minimum 20 minute lunch break if s/he works more than 7.5 hours in a day.
- The student may not exceed the number of weekly work hours indicated on their Student Employment Authorization Form while school is in session. The student may seek written approval from the head of the supervisor's department in order to work up to 30 hours per week during school breaks. Students may NEVER work during hours they are scheduled to be in class.
- Students' FWS earnings and refunds must fit within the predefined cost of attendance for the year. If the total exceeds this amount, the Office of Financial Aid will immediately return the overawarded funds to the Department of Education.
- If the student's FWS award is canceled, the student may be required to discontinue work. If the award is reduced, the total gross earnings may not exceed the revised award amount.
- The student may be privy to confidential information in the course of employment. The student may not disclose such information, in whole or in part, unless given explicit permission by his/her supervisor. Further, the student may not make use of such information for his/her own or another party's personal or professional gain.
- Failure to comply with any of these conditions may result in termination of employment for the student and/or discontinuation in the Student Employment Program for the supervisor.

Tax Benefits for Students

Certain tax benefits are available and designed to make your education more affordable. Please visit the IRS' website at: www.irs.gov and search for Publication 970-Tax Benefits for Higher Education.

Items of interest would be the Tuition and Fees Deduction, the Lifetime Learning Credit, the Hope Credit, and/or the Education Loan Interest Deduction.

Tuition and Fees (Chicago and Online Campus)

Tuition and fee figures for programs on the Chicago campus can be found on the Adler website at <https://www.adler.edu/tuition-chicago/>.

Tuition and fee figures for programs on the Online campus can be found on the Adler website at <https://www.adler.edu/tuition-online/>.

Billing Policy

The Office of Student Accounts will email students' Adler University email address when billing information is available on Adler Connect.

Tuition and fees are due and payable in full two weeks before the start of each term. Payments made to the University are first applied against any previously existing balance, then to current charges.

Students are responsible for all tuition and fees at the time due regardless of pending employer or third-party reimbursement unless other financial arrangements have been made. Students receiving financial aid funds are responsible for submitting payment for any balance that will not be covered by the amount of aid anticipated by the designated tuition due date.



Late Payment Policy

Students with past due balances are assessed a 2% late payment fee of the balance due, and a hold is placed on their student account. Students with delinquent account holds are not eligible to register for subsequent course periods, begin a practicum or internship, obtain transcripts, or graduate until all outstanding balances are paid in full. The University retains the right to administratively withdraw students whose accounts are past due and to charge all associated fees. It is the policy of Adler University to submit delinquent accounts to external collection agencies.

Disbursement of Refund Checks

Students are encouraged to authorize the Office of Student Accounts to directly deposit refund checks to a bank account. Please contact the Office of Student Accounts for information about signing up for [direct deposit](#) at 312.662.4407 or studentaccounts@adler.edu. Direct deposit is available for U.S. domestic checking or savings accounts only. The deadline for enrolling in the direct refund program is two weeks prior to the start of each term.

Students who choose not to sign up for direct deposit or whose bank account information cannot be verified will receive refunds via paper check. Paper check refunds are mailed via U.S. Postal Service to the student's address of record.

Timing of Disbursements and Refunds to Students

In order for students to receive financial aid disbursements in a timely manner, we strongly recommend that financial aid recipients finalize course registration at least two weeks prior to the start of a term. Students may add or drop courses after their financial aid has disbursed. Dropped courses may result in a reduction in overall funding for the term. If a loan increase is required, students may request an increase via the Financial Aid Self-Service portal.

- Students attending the Chicago or Vancouver Campuses, and Online Campus students beginning on or after August 2017, are on a standard, semester-based term. Loans can be disbursed up to 10 days prior to the start of the term (assuming the student has completed all required steps to have their aid funds disburse).
- Students attending the Online Campus who began before August 2017 are on a non-standardized, 32-week term consisting of four eight-week classes. Loans can be disbursed up to 10 days prior to the start of the term (assuming the student has completed all required steps to have their aid funds disburse).

Students who have financial aid in excess of their charges for the term will be issued a refund. In general, refunds are issued within 14 days of the credit being created on the student's tuition account or the first day of the term, whichever is later.

The following refund schedule applies for funds released prior to/on the beginning of a term:

Campus	First Week	Second Week
Chicago or Vancouver Campus Students	Up to \$2,000 released within first 7 days of term**	Refund amounts in excess of the amount issued in first week released within 14 days of term**
Online Campus Students	Up to \$500 released within first 7 days of term**	Refund amounts in excess of the amount issued in first week released within 14 days of term**

***Assuming the student has completed all requirements to have their aid released.*

Payment Plans

Payment plans (monthly installments) are available to students on a term basis. Interested students should contact the Office of Student Accounts via email for more information. Inquiries should be initiated prior to the published tuition due date. Students making partial payments without entering into a payment plan agreement are subject to late payment fees, account holds, and possible referral to the Student Comprehensive Evaluation Committee (SCEC). Payment plans will not be offered to students with delinquent accounts.

Term payment plans are split into 3-4 monthly installments. A five day grace period is granted for each monthly installment. Failure to remit the payment for any payment installment will result in a delinquent account hold, and a late fee equal to 2% of the installment owed. Adler University reserves the right to deny future payment plan options to students with delinquent payment plans.

Payment Options

By Web

Finance Self-Service is the fastest and easiest way to pay tuition and fees at Adler University. MasterCard, Discover, American Express, Visa and e-check payment methods are available through Finance Self-Service. Payments made through Self-Service will be assessed a convenience fee: 2.5% of the payment amount for credit card payments, and \$3.00 for e-check payments. Unless otherwise indicated, tuition and fees are listed in U.S. dollars, and remittance must be made in U.S. dollars.

In Person or by Mail

Payment may also be remitted by paper check or money order on campus at the Office of Student Accounts. Checks are to be made payable to Adler University. Unless otherwise indicated, tuition and fees are listed in U.S. dollars, and remittance must be made in U.S. dollars.

Mailed payments must be received by the Office of Student Accounts by the scheduled due date. Please allow adequate time for mailing (payments postmarked on or before the due date will have any and all late payment fees waived, if applicable). Payments made by check or money order should be mailed to:

Adler University
ATTN: OFFICE OF STUDENT ACCOUNTS
17 N Dearborn St
Chicago, IL 60602

Please note, a \$70 returned check fee is charged to student accounts for checks returned due to non-sufficient funds (NSF).

Tuition Withdrawal Policy – Chicago and Online Campuses

Students who have officially withdrawn from the school, have withdrawn from specific courses, or have been administratively withdrawn may be entitled to a tuition refund to be paid within 14 business days of the processing of the withdrawal or drop.

Please note that a drop fee will be assessed to all student accounts regardless of the term week for courses dropped after the start of the term. If a student withdraws before the start of the term, and before the 100% drop period, no balance will be owed on their student account. Students who drop any classes after the first day of the term must contact the Office of Financial Aid to confirm how this will affect their financial aid eligibility and their student account balance.

Mandatory fees are not refundable once the term has begun. Only tuition charges will be refunded based on the following schedule:

Fall, Spring & Summer Course Periods **Fees excluded**

- End of 10th calendar day of the course period (11:59 p.m. CST) 100%
- 11th calendar day of the course period through the end of the course period 0%

Note: The start date of each term is put forth in the Adler University Academic Calendar and is the same for all students regardless of program or course start date.

Schedule Changes and Late Registration – Chicago Campus

A drop fee of \$70 will be charged for each section dropped during the Add/Drop period as posted by the Office of the Registrar.

A late registration fee will be charged to those students who do not register during the time specified by the Office of the Registrar.

A Post Add/Drop late registration fee will be charged to students who register for (add) courses after the add/drop period specified by the Office of the Registrar.

Frequently Asked Questions

How Do I Waive the UPASS ?

All students enrolled full-time are automatically assessed UPASS charges. To request a UPASS waiver, please visit <https://adlerstudentaffairs.wufoo.com/forms/ventra-upass-waiver/>.

How Do I Calculate My Refund Amount for the Term?

After you have registered and have been billed for the term, please review the Account Activity section of Student Finance Self-Service. This will show your current bill as well as the pending financial aid that will be applied to your account. If you would like to modify your refund amount, please see the instructions in the Loan Adjustments and Requests section of the Handbook.

When Will I Receive My Refund Check?

Refunds are typically issued twice per term:

- An initial amount (up to \$2,000 for Chicago Campus or up to \$500 for Online Campus) issued by the 7th day of the term
- Any remaining refund will be issued by the 14th day of the term

Additional refunds requested in the middle of the term may be issued 2-3 weeks from the date of the loan increase request. This lead time includes 4-6 business days for the Office of Financial Aid to process the increase, time for student to complete the new aid acceptance steps, and 7-10 business days for the Office of Student Accounts to issue the refund.

How Do I Expedite the Refund Check Process?

Make sure you are signed up for [direct deposit](#). Students with direct deposit are the first to receive their refund checks as electronic transfer is the fastest way to send money. Students not enrolled in direct deposit must wait for a paper check to be mailed to their address we have on file.

Current students already on direct deposit do NOT have to fill out a new Direct Deposit Authorization form unless banking information has changed. You can confirm your direct deposit status by contacting the Office of Student Accounts at studentaccounts@adler.edu.

Whom Do I Contact if My Refund Check Has Not Arrived On Time?

If you have not seen your refund check by the end of the **3rd week of the term**, or within 3-4 weeks of your request for additional aid: please contact the Office of Student Accounts by email at studentaccounts@adler.edu or by phone at 312-662-4418 or 312-662-4408.

What Do I Do If My Refund Check Isn't Enough To Cover All of My Expenses?

It is not uncommon for students to find that the financial aid amount accepted does not meet the needs of their current financial situation. Students sometimes request more aid to account for changes in registration or living expenses. Please review the Loan Adjustments and Requests section of the Handbook for detailed instructions on how to request additional aid. You can also contact the Office of Financial Aid by phone at (312) 662-4150 (press 5) or email financialaid@adler.edu for assistance. We are available to meet with students individually to determine eligibility for more financial aid and to assist with the budgeting process and successful completion of the financial aid packet.

Student Services Contact Information

The Student Services Hub is located on the 15th floor of Adler University's Chicago Campus. Most forms can be found on Adler Connect → Student Services. Some financial aid forms may be available on your Financial Aid Checklist in Self-Service.

Office of Financial Aid Email: financialaid@adler.edu Phone: (312) 662-4150 or (844) 459-3710 toll-free Fax: (312) 662-4197	
Staff Laura Daly - Director ldaly2@adler.edu Zach Weber - Associate Director zweber@adler.edu Doris Valarezo – Senior Financial Aid Specialist dvalarezo@adler.edu Kyle Miller - Financial Aid Specialist kmiller4@adler.edu	Contact the Office of Financial Aid about: <ul style="list-style-type: none"> • The aid application process and eligibility • Student loans and loan repayment • Scholarship opportunities • Financial aid budgeting and budget appeals • Student Employment/Federal Work Study • Debt management resources • Aid eligibility changes due to leave of absences and withdrawals • VA educational benefits
Office of Student Accounts Email: studentaccounts@adler.edu Phone: (312) 662-4135 Fax: (312) 896-5040	
Staff JoAnn Spees - Bursar jspees@adler.edu India Cooley - Assistant Bursar icooley@adler.edu Vicki Jones - Assistant Bursar vjones@adler.edu	Contact the Office of Student Accounts about: <ul style="list-style-type: none"> • Your student account, including tuition and fees • Refund checks and direct deposit • Payments and payment plans • 1098-T tax forms • Military Tuition Assistance benefits • Third party payments
Office of the Registrar Chicago Campus Email: registrar@adler.edu Online Campus Email: onlineregistrar@adler.edu Phone: (312) 662-4130 Fax: (312) 662-4198	
Staff Sheba Jones - Registrar sjones@adler.edu Theresa Ahusim - Assistant Registrar tachusim@adler.edu Marilu Angulo - Assistant Registrar mangulo@adler.edu Takisha Jones - Assistant Registrar tjones@adler.edu	Contact the Office of the Registrar about: <ul style="list-style-type: none"> • Enrollment verifications/in-school deferments • Navigating registration in Self-Service • Leave of absences and withdrawals • Degree conferrals • Address and name changes • Transcripts <p><i>*Questions regarding curriculum, the course schedule, advisement, and the status of transfer credit: please connect with your Department Chair/Program Director or Advisor.</i></p>

Department of Education Contact Information

<i>Federal Student Aid Information Center</i>	
Phone: 1-800-4-FED-AID (1-800-433-3243) Monday – Friday: 8 AM - 11 PM (ET) Saturday – Sunday: 11 AM - 5 PM (ET)	Contact FSA Information Center about: <ul style="list-style-type: none">• Help with your FSA ID• FAFSA Questions
<i>Student Loan Support Center</i>	
Web: studentaid.gov Phone: 1-800-557-7394 Monday – Friday: 8 AM - 11 PM (ET)	Contact the Student Loan Support Center about: <ul style="list-style-type: none">• Assistance with the studentaid.gov site• Loan counseling, MPNs, PLUS applications• Credit decision appeals• Endorser Addendums• Income-Driven Repayment Plan applications• Loan consolidation

Online Resources

Category	Website	Description
Adler University Bookstore	http://bookstore.mbsdirect.net/adler.htm	Chicago Campus Bookstore
	http://bookstore.mbsdirect.net/adlerglobal.htm	Online Campus Bookstore
	https://www.adlerbookstore.ca/	Vancouver Campus Bookstore
Adler University Store	http://www.adler-school-shop.com/adlerschoolstore/welcome.asp	Adler University Store
Adler University Portal	http://connect.adler.edu	Adler Connect Portal (a single point of reference for news, events and other Adler University resources).
Credit Info.	www.annualcreditreport.com	Free credit report annually from each of the three national credit reporting agencies.
Credit Info.	http://www.myfico.com	General information about credit and credit scores.
Debt Management	https://studentaid.ed.gov/sites/default/files/you-r-federal-student-loans.pdf	Your Federal Student Loans: Learn the Basics and Manage Your Debt.
Debt Management	http://www.cashcourse.org/	Information about budgeting basics and money management.
Federal Aid Info.	https://studentaid.ed.gov/	Comprehensive resource that explains federal financial aid from application to aid types to repayment.
Federal Loan Info.	https://studentloans.gov/	Complete required loan documents here while in school and apply for income driven payment plans when entering repayment.
Financial Aid Info.	www.finaid.org	Comprehensive free resource for objective and unbiased information; advice and tools about financial aid.
Financial Aid Info.	www.youcandealwithit.com	Budget calculators and tools created for recipients of federal student loans.
National Student Loan Resource	www.nslds.ed.gov	View your entire federal student loan history by logging on to the National Student Loan Data System website (FSA ID required).
Scholarships/Grants	www.apa.org/students/funding.html	The APA has a number of scholarships and grants available for graduate psychology students.
Scholarships/Grants	www.collegegrant.net	Search for grants to fund graduate school.
Scholarships/Grants	http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/graduate-scholarships/	Search for graduate school scholarships.
Scholarships/Grants	www.fastweb.com	Search for graduate school scholarships.