Hampton University Office of Financial Aid & Scholarships

Undergraduate Financial Aid: A Parent's Guide 2014-2015

Office of Financial Aid & Scholarships



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Welcome!

In the Office of Financial Aid & Scholarships, we understand that financial aid plays a pivotal role in students' success from the point of matriculation to retention, right up to graduation.

The purpose of the guide is to enhance your understanding of the major financial programs available as well as to provide established time frames and schedules.

DREAMING NO SMALL DREAMS!



Dear Parents of a Future Hamptonian!

Congratulations on your child's recent admission to Hampton University!

Let me be clear! Paying for a college education can be a daunting experience whether you come from a first generation household, second, third or beyond. With this in mind, the Office of Financial Aid and Scholarships 'primary role is to help eligible students and their parents who qualify for financial assistance with paying for college through the garden variety of financial aid programs available at the University.

As director, I am fully aware that financial aid in whole or in part, can make a substantial difference in a student's success from the point of admission, matriculation, and retention through graduation. Because the majority of financial assistance is derived through the federal student aid programs, filing and completing the Free Application for Federal Student Aid (FAFSA – www.fafsa.ed.gov) is perhaps one of the most important steps you can take, each successive year (prior to February 15th), on your journey in becoming a future Hamptonian!

It is also very important to note that when it comes to paying for educational expenses, the Office of Financial and Scholarships does not have all of the answers to every financial situation presented. Some family contribution or assistance from an external source, to help close the gap between the amount of financial aid awarded and billable expenses is indeed required; but we do make concerted effort to help, within applicable funding guidelines and budgetary constraints.

For your convenience, I highly recommend that you review the Financial Aid and Scholarships' website for more detailed information on current student aid programs, the role of the financial aid office versus the role of the business office, scholarship search links, to include our operational process flow, counselor assignments, announcements, calendar events, and much more. In addition, the Office of Financial Aid and Scholarships Office is on Twitter, as well. Our web address: www.hamptonu.edu/studentservices/financialaid/.

As important, we know that you need answers to your financial aid-related questions quickly. Because our peak season runs from March through August, I highly recommend that you use the "Contact Us" link as your principal means of communication with the Office of Financial Aid and Scholarships. In large part, we have found this method to be more reliable and efficient than phone calls. Of course, walk-ins are always welcome.

Again, congratulations on your child's admission to Hampton University!

Every good wish,

Martin Miles

Director of Financial Aid and Scholarships

Did you know?

HU is a private university with exceptionally well-managed assets. Our endowment reinforces the institution's efforts to ensure that no qualified student is turned away because he or she lacks funds. Combined, our Academic Excellence Program along with some of the nation's brightest and most promising students, adds up to be one of the top values anywhere.

Hampton University Named 2014 HBCU of the Year

According to HBCU Digest.

Ranked 2nd as the Best College for Veterans in the South

According to US News & World Report

Nearly 36% of freshman class received merit-based scholarships

Through the Office of Admission's Scholars Program based on exceptionally high standardized test scores.

Named one of America's 100 most recognized Character Building Colleges

By the philanthropic *John Temple Foundation*

Hampton University students come from

27 countries and 42 different states.

Admission Merit Scholars awarded up to \$25,000 in tuition, room and board scholarships per year for four years

Students with superior high school records and standardized test scores are considered for Admission Merit Scholarships for all four years at Hampton.

More than 87% of Hampton undergraduates

Receive some type of financial aid

University researchers have led 6 NASA missions

And the 1st HBCU to have total mission responsibility for a NASA satellite mission

(*see last page of this brochure for more details).

Home of nation's oldest African American Museum

Galleries dedicated to African American, African, Native American, and Asian and Pacific art and artifacts. Largest existing collection of works in any museum by artists John Biggers, Elizabeth Catlett, Jacob Lawrence and Samella Lewis.

The typical ratio of faculty to students at HU is 1:10

According to US News & World Report

Average freshman retention rate 77%

Which is an indicator of student satisfaction, and is climbing.

According to US News & World Report

Did you know about these HU graduates?

Booker T. Washington - Class of 1875. Orator/Writer. Founded Tuskegee Institute and became a great orator and national leader who fought for the elimination of racism. Born into slavery, Washington is best remembered for helping African-Americans rise up from the economic slavery that bound them long after emancipation. Authored his autobiography *Up From Slavery* (1901).

Dr. Charles W. Turnbull - Class of 1958. Former Governor of the U.S. Virgin Islands. During his tenure as commissioner, a cultural education division was established to promote greater knowledge, awareness, and appreciation of the history and culture of the Virgin Islands and the wider Caribbean. He is the recipient of the prestigious Trumpet Award from Turner Broadcasting System for his outstanding contributions to public service and education.

Barbara Ciara - Class of 2000 – WTKR News Channel 3 anchor and managing editor. She was inducted into the Scripps Howard School of Journalism and Communications Hall of Fame in 2004. She has provided analysis on CNN, CBS News, XM Radio, National Public Radio and the Tom Joyner Morning Show in addition to providing quotes for the New York Times and the Washington Post, among other news outlets. She also recently served as president of two of the world's largest minority journalists' organizations, UNITY, Journalist of Color, and the National Association of Black Journalists (NABJ).

Rick Mahorn - Class of 1980. Former NBA basketball player. Mahorn was drafted by the Washington Bullets in 1980, and played with the Detroit Pistons, Philadelphia 76ers and the New Jersey Nets. He was a member of the 1989 Detroit Pistons NBA Championship Team and was named to the NBA All-Defensive Second Team.

Robi Reed - Class of 1982. Emmy award-winning casting director. Film and TV projects include *The Fighting Temptations*, *Antwoine Fisher*, *Love Jones*, *Best Man*, *Set It Off*, *Harlem Knights* and *Poetic Justice*. Reed has also worked on several Spike Lee films such as *School Daze* and *Crooklyn*.

Charles Phillips - Class of 1986. He is the former president of Oracle Corporation, the world's largest enterprise software company. Phillips is considered one of the most influential businessmen in today's corporate industry and has been listed by Black Enterprise as one of the "Most Powerful African Americans in Corporate America."

Wanda Sykes - Class of 1986. Comedian/Actor/Writer. Sykes starred in *Wanda at Large*, *The Chris Rock Show* and also provided commentary NFL coverage on HBO's *Inside the NFL* and does sketches for Comedy Central's *Crank Yankers*. Sykes, who won an Emmy for Outstanding Writing for a Variety, Music or Comedy Special, also has a one-hour comedy special called *Wanda: TongueUntied*.

Taylor James - Class of 2009. James, known as DJ Tay James, is the official DJ for pop star Justin Bieber. In addition to touring with Bieber, James has a blog, a website that gets over 10,000 views daily and he continues to produce mix tapes.

Anita Blanton - Class of 2005. Award-winning news reporter and anchor for WAVY News Channel 10, Norfolk, Virginia. She was also crowned Miss Hampton University during the 2004-2005 academic year.

Alberta Christine Williams-King - Class of 1924. Martin Luther King Jr.'s mother, Alberta Christine Williams-King earned a teaching certificate from Hampton Normal and Agricultural Institute (now Hampton University).

Francena McCorory - Class of 2010. Winner of indoor & outdoor National College Athletic Association (NCAA) 400 meter dash titles during the 2009-10 season, setting the American record in the indoor 400-meter dash with a 50.54. McCorory earned her Indoor Female Track & Field Athlete of the Year honors from the U.S. Track & Field and Cross Country Coaches Association. She was also on Team USA, who won Gold in the 4x400 at the World Championships at Korea in August 2011.

Did you know about these HU graduates cont...

General Wallace C. Arnold – Class of 1961. Ret. General Wallace has completed over fifty years of public service, service in private industry and higher education. He retired from the military in 1995 and has earned numerous medals in recognition of his dedication to serve his country. In addition to outstanding service in the military, he has earned several awards for his academic, philanthropic, and community service endeavors, such as the Hampton University Distinguished Alumni Award, the Douglas MacArthur Distinguished Service Award, and the Roy Wilkins Meritorious Service Award. Currently he is Director of Technical Development at Hampton University and also a Senior Consultant in private industry and government.

John Gibbs St. Clair Drake – Class of 1931. An African American anthropologist, sociologist and the founding Director of Stanford University's African and African American Studies Department in 1968. He attended Booker T. Washington High in Staunton, VA. He later taught anthropology at Dillard University in 1935. He co-authored *Black Metropolis: A Study of Negro Life in a Northern City* (1945) and wrote *Black Folk Here and There* (1987-1990).

Ruth E. Carter – Class of 1981 – Renown African American costume designer, entrepreneur, recipient of the American Black Film Festival Career Achievement Award in 2002, and nominee for the Academy Award for Best Costume Design in 1993 (Malcolm X) and 1998 (Amistad). Her portfolio also includes classics: School Daze, I'm Gonna Get U Sucka, The Five Heartbeats, Jungle Fever, What's Love Got to Do with It, Sparkle, Oldboy, and The Butler. She worked with notable legends such as Oprah Winfrey, Spike Lee, Steven Spielberg, Denzel Washington, Robin Williams, Forest Whitaker, Jane Fonda, Cuba Gooding, Jr., and Josh Brolin.

Douglas Palmer – Class of 1973 – Has served the public for almost 30 years, first as a Mercer County Freeholder (1980s). Next, he served as the first African American to be elected as mayor of Trenton, NJ (1990-2010). During his tenure as mayor, he reduced crime and unemployment, increased homeownership, balanced budgets, among other notable achievements as a city leader. He is currently CEO of Douglas H. Palmer and Associates, LLC, a corporate consulting company with clients such as The American Beverage Association, The National Football League, and the International Franchise Association.

Dr. Michael K. Fauntroy – Class of 1988 – Currently an Associate Professor of Public Policy at George Mason University. He served as an analyst in the Congressional Research Service. From 1993-96 he was a civil rights analyst at the U.S. Commission on Civil Rights. He authored *Republicans and the Black Vote* (2008), *Home Rule or House Rule? Congress and the Erosion of Local Governance in the District of Columbia* (2003), and other books. He is a regular contributor to the *Huffington Post* and has been published in the *Washington Times, Tom Pine.com, The Black Commentator, The Chicago Defender*, and *The Root*. He has been heard or seen on national radio and television networks such as *ABC, CBS, CNN, MSNBC, Fox News, NBC, Comcast, NPR, PBS, Radio One*, the *British Broadcasting Corporation, The Canadian Broadcasting Corporation, Pacifica Radio*, and *XM Satellite Radio*.

If you are interested in learning about more notable alumni of Hampton University, as well as some famous visitors and contributors, please visit the following link:

www.hamptonu.edu/about/notable_alumni.cfm.

Other useful information

Cost of attending Hampton 2014-2015

Tuition and fees \$22,010

Room and Board 9,692

TOTAL billable \$31,702

The above tuition, fees, room, and board charges for the 2014-2015 academic year are the actual billable expenses paid directly to HU.

The price charged is actually only 40% of the true cost of a Hampton education. Fundraising, investments, gifts, grants, and supplemental funds from a variety of different sources enable Hampton to meet its annual budget without relying exclusively on tuition. In essence, funding from these sources helps to keep tuition costs down.

Deferred Payment Plan

expenses

The Office of Student Accounts offers a deferred payment plan which may assist interested students and parents with their payment arrangements. In order to be accepted, the first payment, plus a \$30 application fee, must be paid by July 1st.

You may learn more about the Deferred Payment Plan and access the application on our university website at:

www.hamptonu.edu/administration/businessoffice/tuition_fees.cfm

Pirate Power "The Smart Card"

The Pirate Power account is a prepaid, store-valued account that is part of a student's University I.D. card. It is a convenient, cashless way to pay on Campus. The Pirate Power card may be used at the Student Center Food Court, Bowling Alley, Gift Shop, Clearwater Laundromat, University Cleaners, University Bookstore, and the Harvey Library.

You may learn more about the Pirate Power Smart Card at the Business Office website: www.hamptonu.edu/administration/businessoffice/pirate_power.cfm

Banking Services

The University has joined with Bank of America to provide banking services for our students. *The Banking Center is located in the Collegiate Bookstore in Hampton Harbor*. The hours of operation are, Monday - Friday 10am - 2pm. An ATM is available 24 hours a day.

Student Health Services

The Health Center provides outpatient health care for Hampton University students. Health services are provided by a staff consisting of physicians, nurse practitioners, registered nurses, medical laboratory technician and medical office personnel who are committed to maintaining a maximum level of wellness for each member of the University community. The mission of the Health Center is to provide culturally competent quality health care while promoting healthy lifestyles and behaviors through health promotion and disease prevention.

You may learn more on our HU Health Services website:

www.hamptonu.edu/studentservices/health/

Scholarship information

Office of Admission's Scholars **Program**

Hampton University recognizes outstanding academic achievement by offering a variety of scholarships to first-time freshmen. The selection process is extremely competitive and students who submit completed admission application packets by the November 1st Early Action deadline are automatically considered for these awards.

To be considered for these scholarships, entering freshmen must have:

- A minimum 3.0 cumulative grade point average.
- A minimum 1,000 math and critical reading combined SAT score OR
- An ACT Composite score of 22 is also required.

Consideration of awards is granted, not guaranteed to students who meet minimum eligibility requirements. The initial review process for scholarships begins in December.

The Office of Admission communicates official scholarship offers to the recipient via written correspondence only.

Scholarship Details

Scholarship award amounts range from \$5,000 -\$25,000 per academic year, and are based upon the cumulative academic grade point average and standardized test scores.

Renewability

Merit based scholarships awarded to entering freshmen are renewable for three (3) years beyond the first year provided the student:

- Maintains a cumulative 3.30 grade point average at the end of the spring semester each academic year
- Completes and submits the FAFSA each academic year of eligibility
- Enroll as full-time student for both the Fall and Spring semesters of the academic year award received.

Additional Information:

The total financial package (all grants, scholarships, loans and other assistance, regardless of source) must not exceed the direct cost (tuition, fees, room and board) of education at the University for one academic year. In such cases, the scholarship award will be reduced appropriately.

Students awarded scholarships must accept or reject the awards within the specified time allocated at the time of the offer.

For more information you may visit the Office of Admission's webpage: http://admissions.hamptonu.edu/page/Scholarship-Information

HU Merit Scholarship Program

HU Merit Scholarship

Grant offered to full-time continuing undergraduate students who have at least a 3.3 cumulative grade point average and FAFSA report received by our office from the Federal Processor on or before our Priority Filing Deadline February 15th.

Athletics Scholarships

Football, Basketball, Track and Field, Tennis, Golf, Volleyball, Bowling, Softball, and Sailing

Each of the athletic programs above offer full- and partial-tuition, room and board, comprehensive fee and book awards to eligible student-athletes. Each student-athlete must meet certain academic, ethical and performance-related standards in order to continue participation in these programs and to receive athletic scholarships. You may visit the Department of Athletics' webpage at:

www.hamptonpirates.com/index.asp

Scholarship information cont...

William R. Harvey Leadership Institute

Leadership Fellows are granted a scholarship for the fall and spring semesters based on their achievement of satisfactory academic progress, participation in institute activities and workshops, completion of an eighteen hour curriculum and assist in the planning and coordinating of institute activities. You may visit the Leadership Institute webpage for more information at: www.hamptonu.edu/leadership/page.cf m/welcome.

Academic Majors

According to the National Science Foundation (NSF), during 2014 Hampton University received over \$4.4 million in grant funding in order to further academic research and other related endeavors.

Some of this funding from the NSF may contain rules allowing for faculty and administrators, such as a dean or chairperson, to offer financial aid to students who meet specific eligibility criteria.

Students (and parents) may feel free to contact his or her respective major department in order to learn more.

*Please keep in mind that funding for most major department scholarship programs is limited and based on the availability of funding, which is subject to change each academic year.

Here are the links to our major departments:

School of Business

www.hamptonu.edu/academics/schools/business.cfm

School of Education and Human Development

www.hamptonu.edu/academics/schools/edhd.cfm

Academic Majors cont.

School of Engineering and Technology

www.hamptonu.edu/academics/schools/ set.cfm

School of Journalism and Communications

www.hamptonu.edu/academics/schools/ shsjc.cfm

School of Liberal Arts

www.hamptonu.edu/academics/schools/ set.cfm

School of Nursing

www.hamptonu.edu/academics/schools/nurs ing.cfm

School of Pharmacy

www.hamptonu.edu/academics/schools/ pharm.cfm

School of Science

www.hamptonu.edu/academics/schools/scie nce.cfm

For more information about our major departments and academic programs, please visit the following link:

www.hamptonu.edu/academics/

Scholarship information cont...

Virginia Space Grant Consortium

The Virginia Space Grant Consortium (VSGC) is a coalition of five Virginia colleges and universities, NASA, state educational agencies, Virginia's Center for Innovative Technology, and other institutions representing diverse aerospace education and research.

The VSGC acts as an umbrella organization, coordinating and developing aerospace-related and high technology educational and research efforts throughout the Commonwealth and connecting Virginia's effort to a national community of shared aerospace interests.

Currently, interested students may apply for the following scholarship from the VSGC.

STEM (Science, Technology, Engineering, and Mathematics) Bridge Scholarship

- Must be a U.S. Citizen
- Must be current full-time student (*minimum of 12 credit hours*)
- Must complete 1 year of a STEM subject & be a sophomore the next academic year
- Must have a grade point average of 3.0 on a 4.0 scale
- (*use the link below to our Financial Aid Links page to access the VSGC website and learn more about the deadline for this scholarship)

Hampton University is a member-institution of the VSGC. If you would like more information on these and other scholarship opportunities from this organization, you may visit our webpage at: www.hamptonu.edu/studentservices/financialaid/fa_links.cfm.

(Look for "Virginia Space Grant Consortium Application". This link will bring you to the home page of the VSGC.)

Additional information is available at the following webpage:

www.hamptonu.edu/studentservi ces/financialaid/

National Merit Scholars

We welcome scholarship awards to students from national scholarship organizations, such as the National Merit Scholars, National Achievement, and National Hispanics Scholars programs. We also welcome awards from other reputable scholarship organizations, like the United Negro College Fund (UNCF) and others.

If you would like more information about these national scholarship programs, you may visit the following website:

www.nationalmerit.org/nmsp.php

Federal grant programs

Federal Grants do not have to be repaid and are intended to assist with educational expenses. The amount of a grant depends on a student's financial aid eligibility, financial need, and the availability of funds. There are three types of Federal Grants:

Federal Pell Grant:

This grant is awarded to undergraduates who have not earned a bachelor's degree. Pell grants are awarded to the neediest of all students. Amounts can change yearly. The maximum award for the 2014-15 award year is \$5,730. The Federal Pell Grant is awarded based on the student's Expected Family Contribution (*EFC*) and enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG):

This grant is awarded to undergraduate students with exceptional financial need (based on the lowest EFC) numbers. Unlike the Pell Grant Program, funding for the FSEOG is limited and cannot be guaranteed on an annual basis. Federal Pell Grant recipients receive priority consideration for FSEOG awards. This is campus-based program.

Federal Teach Grant (TEACH):

This federal grant program is available to undergraduate students who are enrolled in our fully accredited Teacher Education Program. Interested students must agree to serve for four years as full-time "highly qualified" teachers in high-need fields (i.e. English, Mathematics, Science, Special Education, or other high-need fields as documented by local, state, or federal government), at low-income elementary or secondary schools within eight years of completing the program for which the TEACH Grant was awarded. Only those students who have applied and have been accepted into Hampton University's state-approved Teacher Preparation Program in the College of Education and Continuing Studies are eligible for the TEACH Grant.

Iraq and Afghanistan Service Grants

If your parent or guardian died as a result of military service in Iraq and Afghanistan after September 11, 2010, you may be eligible for aid if, at the time of the parent's or guardian's death, you were less than 24 years of age or enrolled at least part-time at an institution of higher education. Payments are adjusted if you are enrolled less than full-time.

For more information about the TEACH Grant & Iraq and Afghanistan Service Grant programs, please see the following websites:

www.teachgrant.ed.gov &

http://studentaid.ed.gov/PORTALS WebApp/students/english/IraqAfgha nServiceGrant.jsp

Federal Direct and private loans

Federal Direct Loan Programs

There are two federal loan programs available to students to assist with higher education, the Federal Direct Student Loan and Federal Direct Perkins Loan. In addition, the federal government may also assist parents through the Federal Direct PLUS program. Private loans are also available.

Federal Direct Student Loans

HU participates in the Federal Direct Student Loan program. These are loans taken out in the student's name. The Federal Subsidized Loan is based on financial need. The federal government pays the interest on this loan while the student is enrolled at least half-time. Students may also be offered the Unsubsidized Loan, which is offered to students regardless of financial need. The student must be enrolled at least half-time to receive this loan as well. The student is responsible for paying the interest on this loan, which may be deferred until six months after graduation. Subsidized and Unsubsidized Loans have a fixed interest rate of 4.66 percent for undergraduates, while the Unsubsidized Loan for graduates has a fixed interest rate of 6.21 percent. Students may borrow up to \$5,500 as a first-year student, with no more of \$3,500 in the form of a Subsidized Loan. The annual loan limits increase to \$6,500 for sophomores and \$7,500 for juniors through seniors. Students must begin repayment of the Federal Student Loans beginning six months after graduation, withdrawal, or after enrollment has dropped below halftime. The standard repayment term is 10 years.

Federal Direct Perkins Loan Program

HU also participates in the Federal Direct Perkins Loan Program, which offers loans to students with exceptional financial need. Students may borrow up to \$5,500 a year in this program. Students must begin repayment of the Perkins Loan nine months after graduation or withdrawal. Interest will begin to accrue at that time. The interest rate for Perkins Loans is 5%. This is a campus-based program and funding is limited.

Federal Direct Parent Loans for Undergraduate Students (PLUS)

Parents may borrow a PLUS loan to assist with educational expenses up to the Cost of Attendance (COA) minus other financial aid your son or daughter is receiving. Repayment begins a month after the loan is fully disbursed but may be deferred until after your son or daughter graduates, withdraws, or enrolls less than half-time. The standard repayment term is 10 years. PLUS loans have an interest rate of 7.21 percent and fee charges of 4.288 percent.

Private Loans

Students and parents may also borrow through the private loan program, not to exceed the cost of attendance. With any consumer loan, you are encouraged to compare rates, fees and repayment options. These loans are credit-based and may be either in the student's name, or the student may be required to apply with a co-signer; which may reduce the interest rate.

For more information about the Federal Direct Loans and Private Loans, please see the following websites:

www.direct.ed.gov/

www.elmselect.com/home/index/?utm_campaign=ES1&utm_medium=Redirect&utm_source=Default

Military, Veteran & ROTC students

Please visit our webpage:

www.hamptonu.edu/studentservices/ financialaid/ military.cfm

Veterans Affairs (V.A.) Educational Benefits:

If you have received benefits at Hampton University in the past, you will need to complete a form called "Request for Certification for Veterans Affairs Educational Benefits" and turn this form in to the Office of the University Registrar. This form must be completed by all V.A. beneficiaries at least once per academic year. Before completing the Veterans Affairs Educational Benefits form, please read the information sheet for Veterans Affairs Educational Benefits. Active duty beneficiaries must submit a form for each term for which he/she seeks benefits. If a student has a break in his/her enrollment, a form must be submitted for each term in which he/she seeks benefits.

If you have never received benefits at Hampton University but received them at another school, you will need to complete the following forms: "Request for Certification for Veterans Affairs Educational Benefits" and "Request for Change of Program or Place of Training."

If you have never received V.A. educational benefits before, you will need to complete V.A.'s application and Hampton University's "Request for Certification for Veterans Affairs Educational Benefits." If you are a reservist, you will also need to obtain a Notice of Basic Eligibility (*NOBE*) from your reserve unit and attach it to your application materials.

All forms and application materials should be submitted to the Hampton University Office of the Registrar. Forms should be completed in ink their entirety with a legal signature and accompanying date.

Yellow Ribbon Program

Provision of 9/11 GI Bill, available only to veterans entitled to the maximum (100% level) benefit based on service requirements and attendance at approved institutions, such as Hampton University.

Eligible veterans may transfer opportunity to eligible dependents under Transfer of Entitlement option. Hampton University set the annual maximum of Yellow Ribbon recipients at 100.

Please refer related inquiries to our Office of the Registrar: www.hamptonu.edu/studentservices/registrar/veteran.htm

Reserve Officer Training Corps (ROTC)

Army ROTC

Army ROTC scholarships cover tuition and mandatory fees up to \$22,010 for 2014-15. Also, Army cadets will receive a stipend of \$300 for freshmen, \$350 for sophomores, \$450 for juniors, and \$500 for seniors. On top of this stipend, cadets receive \$1,200 annually for textbooks.

Navy ROTC

Navy ROTC scholarships cover tuition and mandatory fees up to \$22,010 for 2014-15. Also, Navy cadets will receive a \$400 monthly stipend as well as funding for textbooks. There are other scholarship offers which may be found on the Navy ROTC webpage.

For more information about these military programs, please visit: www.gibill.va.gov/ (1-888-442-4551)

gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html

Army ROTC: www.hamptonu.edu/academics/schools/libarts/mil_sci/

Navy ROTC: www.hamptonu.edu/academics/schools/science/naval_sci/

Other resources

Virginia Tuition Assistance Grant (VTAG)

The Virginia Tuition Assistance Grant (VTAG) is available to domiciled Virginia residents enrolled full-time as degree-seeking students. The award is specified to cover tuition only. The grant is renewable for up to three years for undergraduates and professional students and up to two years for graduates, after the initial award. The award amount for undergraduates during the 2014-2015 academic year is \$3,100 and does not have to be repaid.

VTAG Award Priority System:

- Category 1 Returning students who received VTAG the previous academic year
- Category 2 New applicants submit application by July 31st
- Category 3 New applicants submit application by September 14th
- Category 4 New applicants submit application by December

FAXED VTAG APPLICATIONS WILL NOT BE ACCEPTED.

If funds are not sufficient to make full VTAG awards to all eligible students, a priority system is used to determine the size of the awards. Students in the first categories must receive full funding before subsequent categories can be considered; however categories 1 and 2 are combined and will receive the same award amount.

After the March verification of actual spring semester enrollments, the State Council of Higher Education for Virginia (SCHEV) will determine the final award amounts for category 1 and 2 applicants. If necessary, the spring amount will be adjusted.

Awards, if any, for category 3 and 4 applicants cannot be determined until mid-Spring (around February 2016).

Please refer to the VTAG application for more about categories 1-4 and deadlines:

www.hamptonu.edu/studentserv ices/financialaid/fa_forms.cfm

Federal Work-study Program (FWSP)

The FWSP is designed to offer employment opportunities (primarily on campus) to financially needy students. Funding is limited and cannot be guaranteed each successive year (supported in part by federal funds and awarded as part of a needbased aid package).

The number of positions available per year is based on funding levels.

Gates Millennium Scholars Program (GMS)

The Gates Millennium Scholars Program selects 1,000 talented students each year to receive a good-throughgraduation scholarship to use at any college or university of their choice.

Hampton University ranks second in the Commonwealth of Virginia as the school of choice for Gates Scholars with 11 GMS recipients attending during 2014-15.

For more information about the GMS, please visit the following webpage:

www.gmsp.org/

Parent's Frequently Asked Questions

Please visit our *Parent FAQ A Must Read* on the following webpage: www.hamptonu.edu/studentservic es/financialaid/gen_info/faq.cfm

1. How does the Financial Aid Office (FAO) communicate information to students?

All notices are sent via the Student Portal, (i.e.: name of student@MYHamptonu.edu). Students must access the myCampus Portal for Enrolled Students via:

https://mycampus.hamptonu.edu/web/mycam pus/home. Consequently, Students can check their financial aid status, to include, but not limited to: missing items, awards, account balances, class registration, etc. Students should check their status, periodically, especially, prior to the end of each semester.

2. How do I determine if my child is financially cleared to move into their room and start classes?

You must have approved financial aid in an amount equal to or greater than your child's billable expenses. In addition, you must receive a financial clearance notice from the Office of Student Accounts, not the FAO. The Office of Student Accounts is solely responsible for sending financial clearance notices, not the FAO. Please be sure to contact the Office of Student Accounts for questions related to financial clearance (1-800-624-3327).

3. Is accepting the PLUS Loan the same as becoming approved?

No. Accepting the PLUS Loan is the first step, followed by completing a credit check, and signing the master promissory note (MPN).

4. What is the interest rate and fee on new loans first disbursed on or after July 1, 2014?

Interest rate is 7.21% and fees are 4.288%.

5. What are the eligibility requirements for the PLUS Loan?

PLUS Loan applicants must meet the general eligibility requirements for federal student aid. If a parent is borrowing on behalf of a dependent undergraduate student, the student must also meet these general eligibility requirements. For example, the PLUS applicant and the student must:

- Be a United States citizen or eligible noncitizen,
- Not be in default on a federal student loan, and
- Not owe a refund on a federal education grant

6. Are there any other requirements for the PLUS Loan eligibility?

A PLUS Loan applicant should not have an adverse credit history. (A credit check will be conducted.) If a PLUS Loan applicant does have an adverse credit history, he or she might still be able to receive a loan by documenting existing extenuating circumstances or by obtaining an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the loan if the borrower fails to do so.

7. Must I complete the FAFSA each year in order to apply for the PLUS Loan?

Yes. Student eligibility regulations require for parents to complete the FAFSA each year in order to be considered for the PLUS.

8. What is the process for the PLUS loan?

Accept the loan on HU Net and complete the PLUS credit application and MPN on www.studentloans.gov

9. When does repayment begin?

Generally, the PLUS loan goes into repayment 60 days after the final disbursement, unless the borrower requests a deferment with the U.S. Department of Education (or Servicers).

10. What options are available if the PLUS loan is denied?

Borrowers can seek an appeal with U.S. Department of Education, secure a credit worthy endorser, or student may qualify for additional unsubsidized and needs to submit request in writing. After a PLUS Loan is denied, you should first review the information regarding the loan sent to you from Direct Loans. If you have the option to appeal or to get an endorser, you may choose to do so at this time. If the initial denial remains, the student may submit a written request for an additional unsubsidized loan in the amount of \$4,000 or \$5,000 depending on the number of credit hours they have on record. If there is still a remaining balance, the parent may choose a private loan or contact our Business Office about the Special Deferred Payment Plan.

If you have been denied the Parent (or Graduate) PLUS Loan due to adverse credit history, you may be able to request reconsideration of the denial decision. Reconsideration may be an option if you have received communication from the U.S. Department of Education along with the denial decision stating this option is available to you. If you have received this communication, you should contact the Student Loan Support Center at 1-800-557-7394 to request reconsideration.

Parent's Frequently Asked Questions cont...

11. Why am I unable to see if my PLUS Loan was approved after completing the Direct PLUS Master Promissory Note (MPN)?

Merely completing the MPN does not automatically place the PLUS Loan in approved status. The PLUS Loan requires the application procedure to be completed on www.studentloans.gov. The full procedure for applying for the PLUS loan consists of a credit check and a completed MPN.

12. Do I have to borrow the full amount offered?

No. Should you require a lesser amount, please contact the Financial Aid Office (FAO).

13. What if I decide to cancel the loan?

We prefer that you put your cancellation request in writing and strongly recommend for you to submit to it us prior to the start of classes.

14. What is the best way to contact the FAO?

Please use our Contact Us webpage.

15. When should my child and I complete the FAFSA?

Students and parents need to complete the FAFSA after January 2nd each academic year.

16. How often should my child check his HU Net account online?

Once given access, students should check their HU Net account quite frequently to ensure there are no unmet requirements. At a minimum, students should check before the beginning and before the end of each semester enrolled.

17. How often should my child and I review the FAO's webpage?

Students and parents need to review the FAO's webpage throughout each academic year for all necessary information. The webpage provides ample information, and adjoining links covering most areas.

18. How often should my child visit their Financial Aid Advisor?

We strongly recommend for students to visit their Financial Aid Advisor multiple times throughout the academic year and prior to leaving campus before the end of the Spring semester.

19. How do become aware of important financial aid dates?

Please visit our **Important Financial Aid Dates** page.

20. How do I learn my child's balance?

If your child owes a balance, the Office of Student Accounts will send a bill each month to the permanent address on file with the Office of the Registrar. Your child may access his or her student account via HU Net using:

https://mycampus.hamptonu.edu/web/mycampus/home in order to learn their balance. If you have specific questions, you may contact their offices at: (757) 727-5661 or (800) 624-3327.

21. Will HU accept notice of my child's external scholarship as proof of payment for financial clearance?

Student Accounts normally requires the actual award funds to be received prior to considering financial clearance. You must contact their office for more information: (757) 727-5661 or (800) 624-3327.

22. When can my child expect for the ROTC tuition and/or comprehensive fee scholarship to be applied his or her student account?

Students must contact the Student Accounts Office to learn when ROTC will be invoiced each semester.

23. Why has my child's Admissions' scholarship been reduced after receiving another tuition scholarship?

The total financial package (all grants, scholarships, loans and other assistance), regardless of source, must not exceed the direct cost (tuition, fees, room and board) of education at the University for one academic year. In such cases, the scholarship award will be reduced appropriately. Please refer to your child's Admissions' Scholarship Agreement for more information.

24. Why has my federal loan been reduced after I received a new scholarship?

The FAO must ensure that financial packages of federal student aid recipients do not exceed the student's cost of attendance (COA) and/or financial need in the case of a student who also has a Federal Subsidized Loan, which among other requirements, requires a recipient to have a financial aid package with financial need (Formula: COA - Expected Family Contribution - Financial Aid Accepted = Financial Need).

Parent's Frequently Asked Questions cont...

25. What is financial aid?

Financial aid is intended to supplement your family's expected financial contribution to your education. It can be considered as financial help for eligible students to pay for educational expenses.

There are four categories of financial aid: scholarships, grants, work-study, and loans. Scholarships and grants do not have to be repaid. Student employment allows the student to earn money by working part-time on or off-campus. If the student or parent receives loans to finance the cost of education, the money must be paid back with interest.

Financial aid is available from a variety of sources, including the federal and state governments, Hampton University, as well as private individuals and organizations.

26. How does my child apply for financial aid?

All applicants must complete the Free Application for Federal Student Aid, or FAFSA on-line at: www.fafsa.ed.gov using Hampton University's school code, which is 003714, and your Department of Education Personal Identification Number, or PIN, available at: www.pin.ed.gov.

NOTE: your child must file a FAFSA each year he or she requests aid starting January 2nd.

27. What is Financial Need and Expected Family Contribution?

All federal grants are awarded to students with financial need. The student's financial need is calculated using the household information reported on the FAFSA and according to a needs-analysis formula established by the U.S. Department of Education.

The family's income (taxable and untaxable) and assets are considered in determining the student's Expected Family Contribution (*EFC*) which will appear on the Student Aid Report you receive after you file the FAFSA.

We determine the student's financial need for federal assistance by subtracting the Cost of Attendance (COA), from the student's EFC. studentaid.ed.gov/fafsa/next-steps/how-calculated.

28. When should my child apply for aid?

Starting January 2nd. HU's priority filing deadline (for need-based aid) is February 15th. Although a completed tax return is desired, you may give a good faith estimate. The amount of aid available (FSEOG, Perkins, and FWS) each year is based on funding levels.

29. When will my child receive his or her electronic notification of student aid awarded?

Your son or daughter will receive their award notice in February, as long as you all have completed a FAFSA, and there are no requests for additional information needed from the household. All applicants can accept, reduce, or decline their awards electronically.

30. Should my child expect to receive the same financial aid package each year he or she applies?

In most cases, your child's financial aid package could change depending on changes in household incomes, the number in the household, presence of assets and reserves, among other variables that impact each successive financial aid package. For example, the typical family household information is subject to change, due to factors such as, but not limited to, the number of people in college, change in income, assets, etc... All of these and more can affect a student's needbased eligibility. In addition, the amount of funding received to administer campusbased programs (i.e. Federal Work-Study, Perkins Loan and FSEOG) is limited. These funds are typically awarded to students with the lowest expected family contribution on a first-come first-served

31. Is my child required to report outside scholarships received to the Office of Financial Aid?

Yes. In some cases a scholarship could create a situation in which the student's financial aid package has been overawarded. An over-award occurs after a student accepts their maximum financial aid package and then an additional scholarship (or loan) is added that causes the aid package to exceed its applicable limit for the student's classification.

(*Please read our Disclosure Statement: www.hamptonu.edu/studentservices/finan cialaid/index.cfm)

Parent's Frequently Asked Questions cont...

32. Does HU offer financial aid to students accepted into the Study Abroad program?

Yes. After acceptance into the study abroad program, the student's application will be reviewed by the Office of Financial Aid and Scholarships. The student must have remaining eligibility in order to receive federal aid.

You may find more information about Financial Aid for the Study Abroad Program on our office website at:

www.hamptonu.edu/studentservices/financ ialaid/gen_info/study_abroad.cfm

33. Do you offer financial aid to international students?

International applicants for financial aid must complete and submit an International Student Financial Aid Application to the Office of Financial Aid and Scholarships prior to our August 1st deadline. You may request an application by contacting the Office of Financial Aid and Scholarships.

34. Is my child eligible to receive an estimated Financial Aid Award?

Students who apply for Early Action admission can also apply for an estimate of their need-based financial aid eligibility using the U.S. Department of Education's *FAFSA4caster*.

FAFSA4caster is an on-line tool to help you and your family prepare financially for college before officially applying for federal student aid. It provides an estimate of federal student aid eligibility by instantly calculating an estimated Expected Family Contribution (EFC) – and indicator used to estimate your family's or a student's financial strength. Also, some of the data entered in the FAFSA4caster will populate a portion of FAFSA on the Web when you officially apply for federal student aid.

You can learn more about FAFSA4caster at: http://studentaid.ed.gov/fafsa/estimate.

35. Does HU offer aid to transfer students?

Students who transfer into HU may be eligible for federal, institutional and outside aid. Those who have received federal aid while attending another institution will be reviewed in order to determine their remaining eligibility, if any. Students would also be required to complete and submit the FAFSA in order to apply.

36. Does the Office of Financial Aid find external scholarships for students?

The Office of Financial Aid and Scholarships provides some resources students and parents may use to assist with the search process (*see link below to our External Scholarship Listing). Many scholarships are available based on a number of different criteria, which makes it important for the student and parent(s) to conduct their own search since our office will have only general information concerning each student.

www.hamptonu.edu/studentservices/fina ncialaid/gen_info/grant_scholarships.cfm

37. Should my child begin searching and applying for scholarships during his or her senior year of high school?

Students should consider searching for scholarships and grants as an ongoing part of their high school career. Starting the search early is always recommended, since there are probably deadlines. Students can look for scholarships from four main sources: Private Organizations and Individuals, State Higher Education Agencies, Academic Majors, and from HU. Along with the External Scholarship Listing (*see link above), students may use our Scholarship Search Spreadsheet to assist with their ongoing search. The following link provides access to the spreadsheet: http://docs.hamptonu.edu/?document=4E 221112-A566-AE89-80BB78FF777B9CF1

38. My child expects to receive private scholarships. Will this impact the amount of his or her federal financial aid package?

When a student's financial aid package exceeds their cost of attendance, we may be required to reduce, or even cancel loans and/or university aid in order to prevent an over-award. (*see link to our Disclosure Statement at the bottom of Page 8 for details)

Glossary of financial aid terms

College Saving Plan 529

Tax-advantaged savings plan designed to encourage saving for future college costs. www.sec.gov/investor/pubs/intro529.htm

Cost of Attendance

The total amount it will cost a student to go to school, usually expressed as a yearly figure.

Default

Failure to repay a loan according to the terms agreed to when students and/or parents signed a promissory note.

Expected Family Contribution (EFC)

The amount the student and family are expected to contribute towards the student's education. The EFC is calculated from the information you report on the FAFSA and according to a formula established by law.

FAFSA (Free Application for Federal Student Aid)

The form (available at www.fafsa.ed.gov) that you must complete and send to the federal processor to determine your eligibility for need-based financial aid.

FAFSA Personal Identification Number (PIN)

An electronic access code that allows you to sign and correct your FAFSA electronically, access your *SAR* (*see below), sign your master promissory note (MPN), and access your federal student aid records electronically.

FAFSA4castersm

An online tool to help you and your family prepare financially for college before officially applying for federal student aid. It provides an estimate of federal student aid eligibility by instantly calculating an EFC (*see above). You may access the FAFSA4casterssm at: www.fafsa4caster.ed.gov.

Federal Income Tax Credits

There are 2 tax credits available to help you offset the costs of higher education by reducing the amount of your income tax (Hope Credit and Lifetime Learning Credit, also referred to as education credits).

Federal Direct Parent Loans for Undergraduate Students (PLUS)

A federal credit-based loan, not based on need, available to parents of undergraduate students.

Federal Direct Perkins Loan

Federal, low-interest loans awarded to students with the highest level of demonstrated financial need.

Federal Student Aid Information Center (FSAIC)

Provides free information about student aid programs, help with FAFSA and making corrections to SAR (*see below), the process of determining financial need, and information about federal student loans. You may reach the FSAIC at: 800-433-3243.

Federal Direct Student Loans

Low-interest loans provided by the federal government. Loan limits are based on borrower's year in college

Federal Direct Subsidized Loans

Loans, based on financial need, for which the government pays interest while the student is in college.

Federal Direct Unsubsidized Loans

Loans available without regard to financial need and for which students accrue interest expenses while still in college.

Federal National Student Loan Data System (NSLDS)

The U.S. Department of Education's database for federal student financial aid where student borrowers can find out about the federal aid they have received.

Glossary of financial aid terms cont...

Federal School Code

Codes assigned by the Department of Education for schools participating in the Title IV federal student aid programs. **Hampton University's Federal School Code is:** <u>003714.</u>

Federal Work-Study (FWS)

A federal program that offers students the opportunity to meet some of their indirect costs by working part time oncampus or off-campus at an approved non-profit agency. As with any employment, neither a job nor a specific number of hours is guaranteed. A student must earn Work-Study funds and is paid in the form of a paycheck, according to the number of hours worked.

Financial Aid Package

The total amount of financial aid (federal and non-federal) a student is offered by the school. The financial aid package is a combination of various forms of aid assembled to help meet a student's educational cost.

Gift Aid

Financial aid, such as a grant or scholarship that does not have to be repaid.

Grants

Aid given to students by the federal government, state agencies, and colleges with no expectation of repayment.

Pell Grant

Forms the foundation of federal student financial aid, to which aid from other federal and non-federal sources might be added. The award is needbased and for undergraduates who do not have a bachelor's degree. The amounts can change yearly. The current and maximum award for 2014-2015 is \$5,730. The Department of Education determines eligibility.

Private Loans

Credit-based educational loans that can help meet your family's expected contribution. You should consider the Federal Direct Student Loan programs before considering a private loan.

Satisfactory Academic Progress (SAP)

To be eligible to receive federal student financial aid, students must meet and maintain the Federal standards of satisfactory academic progress toward a degree, as administered by the Financial Aid Office (FAO).

Selective Service Registration

If the student is a male born on or after January 1, 1960, is at least 18 years old, and is not currently on active duty in the U.S. Armed Forces, he must register, or arrange to register, with the Selective Service System to receive federal student aid.

Student Aid Report (SAR)

A federal government report, sent to the student containing the federal Expected Family Contribution (*EFC*) used to determine student eligibility for need-based financial aid programs, and provides a summary of information submitted on the FAFSA.

Supplemental Educational Opportunity Grant (SEOG)

A federal grant awarded to low-income Pell Grant recipients.

Tax Break

Certain borrowers can take a tax deduction for the interest actually paid on student loans. This benefit applies to all loans used to pay for post - secondary education school expenses. The maximum deduction is \$2,500 a year. *See IRS Publication 970:

www.irs.gov/pub/irs-pdf/p970.pdf

Important dates

Department	Form	Deadline	Notification
Admission	(Early) Admission Application	November 1 st Freshman candidates may apply as early as the end of their high school junior year. Early Action (non-binding) deadline is November 1.	Decision Letters Mailed Late- December
	(Regular) Admission Application	March 1 st Applications received after November 1 are evaluated on a rolling basis. Decision letters are mailed after January 31, 2015.	On-going Basis
Financial Aid	FAFSA	February 15 th (<i>Freshmen only</i>) Be sure to complete and submit the FAFSA online, each January, so we can receive your results via the federal processor by February 15 th . If submitted after May 1 st , applicant is considered late.	Mid-Late March - Electronic Notification
Registrar	Registration	April 17 th Early registration for the Fall semester ends. (2015)	2 weeks prior
Business Office		July 1 st (1 st Fall tuition payment)	

Director's checklist

December

- O Do not submit FAFSA prior to January 1.
- O Apply for outside funding or scholarships.
- Tip for Parents: save your year-end payroll stub if it shows your earnings for the year. You may need it for financial aid eligibility reviews by schools.

January

- Submit your completed FAFSA to the processor as soon after January 1 as possible.
- O Important: Keep copies of all the forms you submit.

February

- February is Financial Aid Awareness Month (in some states). Look for special programs in your area.
- Ask high school counselors about local organizations that may offer free scholarship search programs.

March

- O Look for your Student Aid (SAR) in the mail. Your SAR contains federal financial information.
- Submit your SAR to the financial aid office and tax forms if requested.
- Keep copies of everything you submit to the financial aid office.
- If you have not received your SAR four weeks after sending in your FAFSA, contact the Federal Student Aid Information Center at 800-433-3243.

April

O Watch for important deadlines (housing, financial aid, etc.) at your college.

May

 Advance Tuition Payment of \$400.00 for continuing students must be received by the 31st.

September

O Beginning of Fall classes on the 2^{nd} .

Important websites

Office of Financial Aid & Scholarships: www.hamptonu.edu/studentservices/financialaid/contact/

www.federalstudentaid.ed.gov

(information on federal student financial aid programs and help with FAFSA, *see the 2014-2015 Guide to Federal Student Aid, **800-433-3243**)

www.FAFSA.org

(on-line version of the Free Application for Federal Student Aid; Hampton's school code: 003714)

www.finaid.org

(comprehensive financial aid information)

www.collegeboard.com

(helpful financial aid resources)

www.fastweb.com

(scholarship information)

www.americorps.org

(This program provides full-time educational awards in return for community service work.)

www.todaysmilitary.com

(click "benefits", then "Tuition Support"; the Armed Forces offer financial aid for service members and their families)

www.ftc.gov/scholarshipscams

(Federal Trade Commission - scholarship scams)

www.consumer.gov/idtheft

(Federal Trade Commission – identity theft, 877-438-4338)

http://docs.hamptonu.edu/student/6022-

general_scholarship_booklet_-_11_5_13-1_20140502133631.pdf (HU's External Scholarship Listing booklet)

http://www.nslds.ed.gov/nslds_SA/

(National Student Loan Data System or NSLDS - the U.S. Department of Education's central database for student aid, which receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs)

http://www.ed.gov/

(Official web site of the U.S. Department of Education)

Contact Us

Office of Admission Whipple Barn 100 East Queen and Tyler Streets Hampton, VA 23668 757-727-5328 – 800-624-3328

Office of Financial Aid and Scholarships
Whipple Barn
100 East Queen and Tyler Streets
Hampton, VA 23668
www.hamptonu.edu/studentservices/financialaid/contact/ (preferred)
757-727-5635 – 800-624-3341

Hampton Facts

Founded in 1868, Hampton University is a private, independent, residential, sciences and liberal arts university with highly selective admissions standards.

Hampton University is comprised of six schools: the School of Business, Engineering and Technology, Liberal Arts, Nursing, Pharmacy, and Science; a Graduate College and the College of Education and Continuing Studies. The University offers 68 bachelor's degree programs, 27 master's degree programs, and 6 doctoral or professional degrees in atmospheric science (*PhD*), planetary science (*Ph.D.*), nursing (*Ph.D.*), physics (*Ph.D.*), physical therapy (*DPT*), and pharmacy (*Pharm.D.*).

The University also offers several programs at our College of Virginia Beach satellite campus located in the Hampton Roads metropolitan area.

The University currently has a 10:1 student-to-faculty ratio and has earned regional accreditation from the Southern Association of Colleges and Schools, as well as the Department of Education of the Commonwealth of Virginia.

Hampton University is steeped in a rich history, which permeates campus life, buildings, and surroundings.

HU has joined the fight against cancer in opening the largest proton therapy facility in the nation, the HU Proton Beam Therapy Institute (HUPTI). It is the first of its kind in the Mid-Atlantic Region, and the only one in Virginia. With plans to treat over 2,000 patients per year, the HUPTI will be the largest free-standing facility in the world.

HU is helping to reduce the effects of global warming by becoming the first HBCU to have total mission responsibility for a NASA satellite mission. The Aeronomy of Ice in Mesosphere (AIM) mission is determining why polar mesospheric clouds (PMCs) form and why they vary. In the end, this will provide the basis for study of long-term variability in the mesospheric climate and its relationship to global warming.