

Hampton University
Office of Financial Aid & Scholarships

**Undergraduate
Financial Aid:
A Parent's Guide**

2018-2019

Office of Financial Aid & Scholarships



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Welcome!

In the Office of Financial Aid & Scholarships, we understand that, for many students, financial aid serves as the pathway from admission to retention to graduation.

The purpose of the guide is to enhance your understanding of the major financial aid programs available at the University, as well as to provide established time frames and schedules for awarding and disbursing of student aid.

**DREAMING
NO SMALL
DREAMS!**



Dear Parents of a Future Hamptonian!

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

Preparing to pay for college can be a daunting experience whether you come from a first generation household, second, third or beyond. With this in mind, Financial Aid Office's ongoing mission is to provide financial assistance to eligible students to help pay for their college related expenses.

As Director, I know that financial aid funding is important and can make a significant difference in a student's ability to attend college. Because the majority of financial assistance is derived through the federal student aid programs, I strongly encourage you to complete the Free Application for Federal Student Aid (FAFSA – www.fafsa.ed.gov) even if you think that you make too much money.

It is also very important to note that when it comes to paying for college related expenses, family contribution is important, simply because there are program limits to financial aid funding.

For your convenience, I highly recommend that you review our website to further expand your knowledge of available aid programs and scholarship opportunities; to learn more about the financial aid process, to include important announcements, calendar events, and much more. Our web address: www.hamptonu.edu/student-services/financialaid/.

Because our peak season runs from March through August, I recommend that you use the "Contact Us" link, <http://www.hamptonu.edu/student-services/financialaid/contact/>, as your principal means of communication with the Office of Financial Aid and Scholarships. This link is far more reliable and efficient than phone calls. And 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.

Ranked as the 3rd Best HBCU & 14th Best College for Veterans

According to *US News & World Report*

Ranked top Hampton Roads College or University

According to *2017 Wall Street Journal/Times Higher Education Ranking of U.S. Colleges*

Over 50% of Entering Freshman Class Received Merit-based Scholarships

Through the Office of Admission's Merit 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

44 different states and 26 different countries.

Admission Merit Scholars awarded up to \$30,000 to assist with tuition, room and board expenses, 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 (renewal criteria apply).

More than 88% 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 students to faculty at HU is 9:1

According to *US News & World Report*

Average freshman retention rate 77%

Which is an indicator of student satisfaction.

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: Tongue Untied*.

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

Actual Cost of attending Hampton 2018-2019

Tuition and Fees	\$26,702
<u>Room and Board</u>	<u>\$11,778</u>
TOTAL billable expenses	\$38,480

The above tuition, fees, room, and board charges for the 2018-2019 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.

Special Deferred Payment Plan

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 Special Deferred Payment Plan and access the application on the Business Office website:

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 on the Business Office website:

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

E-Refunds

We strongly encourage students to research and sign up for e-refunds (ACH Refund) in order to expedite the refund eligible student aid, such as Federal Student Aid.

You may learn more about E-Refunds (ACH Refund) on the Business Office website:

www.hamptonu.edu/administration/businessoffice/forms.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 the Health Services website:

www.hamptonu.edu/student-services/health/

Scholarship Information

Office of Admission's Merit-based Scholarship 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 1,100 EBR and Math 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

Merit-based scholarships awards range from \$5,000 - \$30,000 per academic year, and are based upon the cumulative academic grade point average and standardized test scores.

Room Scholarships are also available to those who qualify. For 2018-19, the award is \$6,126.

Renewability

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

- Maintains a 3.3 cumulative 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 external scholarships, grants, etc., from 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 could be subject an adjustment.

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>

Athletics Scholarships

Football, Basketball, Track and Field, Tennis, Golf, Volleyball, Soccer, Lacrosse, Softball, and Sailing

Each of the athletic programs above offer full- and partial-tuition, room and board, comprehensive and technology 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

Eligible Leadership Fellows are awarded \$2,500 scholarships, for four consecutive years, 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: <http://li.hamptonu.edu/>.

School Links

According to the National Science Foundation (NSF), during 2016 Hampton University received over \$3.4 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 assistance to students who meet specific eligibility criteria.

Students who plan to obtain a degree in Science, Technology, Engineering and Math, should inquire with the respective Chairperson 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 schools:

[School of Business](#)

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

[School of Education and Human Development](#)

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

[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/nursing.cfm

[School of Pharmacy](#)

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

[School of Science](#)

www.hamptonu.edu/academics/schools/science.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/student-services/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/student-services/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 2017-18 award year is \$5,920. The Federal Pell Grant is awarded based on the student's Expected Family Contribution (*EF*C) 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 primarily to juniors and seniors who express interest in teaching and 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 website:

<https://studentaid.ed.gov/sa/types/grants-scholarships/>

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.

For the 2018-19 school year, the future status of the Federal Perkins Program is unknown; the Congress may decide to terminate the program.

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. For the 2017-18 school year, subsidized and unsubsidized undergraduate student loans have a fixed interest rate of 4.45 percent and fee charges of 1.066 percent. In total, a freshman student may borrow up to \$5,500. 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 half-time. The standard repayment term is 10 years.

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. For 2017-18 school year, the PLUS loan interest rate is 7.00 percent and fee charges of 4.264 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 loans, please see the following websites:

Federal Direct Loans:
<https://studentaid.ed.gov/sa/types/loans>

Private Loans: www.elmselect.com/#/

Military, Veteran & ROTC Students

Please visit our webpage:

www.hamptonu.edu/student-services/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 & Post 9-11 Programs (Chapter 33)

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 approximately ninety-five. Thereafter, students will be placed on a wait list.

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

Reserve Officer Training Corps (ROTC)

Army ROTC

Army ROTC scholarships cover tuition and mandatory fees for 2018-19. 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 2018-19. 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](http://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html)

Army ROTC: http://libarts.hamptonu.edu/mil_sci/prospective.cfm

Navy ROTC: <http://science.hamptonu.edu/naval/>

Other Resources

Virginia Tuition Assistance Grant (VTAG)

The Virginia Tuition Assistance Grant (VTAG) is available to domiciled Virginia residents only. The student must be enrolled full-time and degree-seeking. The grant is renewable for up to three years for undergraduates. The tentative award amount for the 2018-19 school year is \$3,300. The VTAG does not have to be repaid. Funding availability is to determine by the State Council of Higher Education of Virginia.

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 1st

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 2018).

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 need-based 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-through-graduation scholarship to use at any college or university of their choice.

Hampton University has 9 Gates Scholars attending during the 2017-18 academic year.

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

www.gmsp.org/

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

www.hamptonu.edu/student-services/financialaid/fa_forms.cfm

Parent's Frequently Asked Questions

Please visit our *Parent FAQ A Must Read* on the following webpage:
www.hamptonu.edu/student-services/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/mycampus/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 Federal Direct Undergraduate Loans first disbursed on or after July 1, 2017?

Interest rate is 4.45 and fee is 1.066 percent.

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 October 1st 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 October 1st.

27. What are 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?

October 1, 2017. HU's priority filing deadline (for need-based aid) is February 1. Although a completed tax return is desired, you may give a good faith estimate. The amount of federal campus-based aid available (FSEOG, Perkins, and FWS) each year is based on the department of education 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, number in college, untaxed income, unreported income, investments, assets, ineligibility, funding availability, program viability, among other variables that could impact each successive year's 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 need-based eligibility. In addition, the amount of funding received to administer campus-based 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 basis.

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 over-awarded. 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/student-services/financialaid/index.cfm)

Parent's Frequently Asked Questions cont...

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

Yes. Federal aid & private loan programs only. 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/student-services/financialaid/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 the August 1st deadline. You may request an application by contacting the Office of Financial Aid and Scholarships. Funding is limited.

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, to include coordination with National Student Loan Data Systems. 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/student-services/financialaid/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 (**see How can I begin searching for scholarships? Scholarship Search Tips Spreadsheet (excel)*):

http://www.hamptonu.edu/student-services/financialaid/scholarship_faq.cfm

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 FAFSA4castersm 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 available to parents of dependent undergraduate students.

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, that the government pays interest while the student is enrolled at least half-time.

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: 003714.**

Federal Work-Study (FWS)

A federal program that offers students the opportunity to meet some of their indirect costs by working part time on-campus 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.

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 need-based and for undergraduates who do not have a bachelor's degree. The amounts can change yearly. The current and maximum award for 2017-2018 is \$5,920. The Department of Education determines eligibility based on the student's FAFSA's results.

Private Loans

Credit-based educational loans that can help meet your family's expected contribution. It is important to note that, before considering any loan program, always review the terms and conditions relating to repayment.

Financial Aid Satisfactory Academic Progress Policy (SAP)

To be eligible to receive federal student financial aid, students must be in good academic standing (2.0 or above) make satisfactory progress, which is (pass 67% at minimum, all attempted course work) toward a degree. The SAP Policy is administered by the Financial Aid Office.

Selective Service Registration

If you are a male and twenty-five or younger, you can use the FAFSA to register with the Selective Service System.

Student Aid Report (SAR)

A federal government report of the student's FAFSA results, which contains the household's Expected Family Contribution. The Financial Aid office uses this information to determine eligibility for need-based financial aid programs, to include many scholarship programs at the University.

Qualified Education Expenses

Tuition and fees required to enroll at or attend an eligible educational institution; and course-related expenses, such as fees, books, supplies, and equipment that are required for the courses. These items must be required of all students in your student's course of instruction.

Tax Benefits for Education

You may be able to deduct **qualified education expenses** paid during the year for yourself, your spouse, or your dependent(s). You can't claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education. *See *IRS Publication 970*:

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

Important Dates

Department	Form	Deadline	Notification
Admission	(Early) Admission Application	November 1st Freshman candidates may apply as early as the end of their high school junior year. Early Action (<i>non-binding</i>) deadline is November 1.	Decision Letters Mailed Late-December
Financial Aid	FAFSA	October 1st Earliest FAFSA may be submitted to the Department of Education	Mid-Late March - Electronic Notification
Business Office		July 1st (<i>1st Fall tuition payment</i>)	

Director's Checklist

October

- Submit your completed FAFSA on-line to the Department of Education, beginning October 1st.

December

- 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.

February

- 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.
- Important: Keep copies of all the forms you submit to Financial Aid Office (FAO).
- Look for your financial aid award letter in the mail, providing you have no outstanding issues.

March

- Check your financial aid on-line (<https://mycampus.hamptonu.edu>)
- Keep copies of everything you submit to the FAO.
- If you have completed your FAFSA and have not received your e-mail from the Department of Education, please contact the Federal Student Aid Information Center at 800-433-3243.

April

- If you plan to live on campus, contact Housing Office: (www.hamptonu.edu/student_life/residencehalls.cfm)
- Check with the Registrar if you have not preregistered for classes: (<http://registrar.hamptonu.edu/>)

July-September

- Student not awarded should check with FAO via the Contact Us link
- Students who have been awarded should check with the Business Office for Financial Clearance
- Check with FAO for important dates pertaining to disbursement of aid.

Important Websites

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

<https://studentaid.ed.gov/sa/resources>

(information on federal student financial aid programs and help with FAFSA, *see the 2017-18 *Do You Need Money for College? Guide to Federal Student Aid* pdf booklet, 800-433-3243)

<https://fafsa.gov/>

(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)

<http://www.nationalservice.gov/programs/americorps>

(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)

www.hamptonu.edu/studentservices/financialaid/gen_info/grant_scholarships.cfm

(HU's External Scholarship Listing booklets & resources)

www.nsls.ed.gov/npas/index.htm

(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)

www.ed.gov/

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

Contact Us

Office of Admission
Multi-Use Facility, 1st Floor
2-16 Frissell Avenue
Hampton, VA 23668
757-727-5328 – 800-624-3328

Office of Financial Aid and Scholarships
Whipple Barn, 2nd Floor
100 East Queen and Tyler Streets
Hampton, VA 23668
[www.hamptonu.edu/student-services/financialaid/contact/](http://www.hamptonu.edu/student-services/financial-aid/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 seven schools: the School of Business, Engineering and Technology, Liberal Arts, Nursing, Pharmacy, Science, and Scripps Howard School of Journalism; a Graduate College and the College of Education and Continuing Studies. The University offers 49 bachelor's degree programs, 21 master's degree programs, and 10 doctoral or professional degrees in atmospheric science (*PhD*), business administration (*PhD*), counseling (*EDS*), counselor education (*PhD*), educational management (*PhD*), planetary science (*Ph.D.*), nursing (*Ph.D.*), physics (*Ph.D.*), physical therapy (*DPT*), and pharmacy (*Pharm.D.*).

The University currently has a 9:1 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.