



INSTITUTIONAL CONSUMER INFORMATION MANUAL 2025-2026

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1. INTRODUCTION

Under the 2008 Higher Education Opportunity Act (HEOA), Albizu University is required to make available certain information to current and prospective students, employees, and the general public. For your convenience, this manual contains general information and links that will direct you to the appropriate websites or information required. Please contact the personnel from the appropriate offices if you wish to obtain a hard copy of any of the available documents. If you have any questions, you may contact the Financial Aid Office.

2.1 FINANCIAL AID

2.1.1 GENERAL INFORMATION

WHAT IS FINANCIAL AID?

Financial aid is a source of monetary support in the form of:

- **Grants** – Awards based on financial need which do not have to be repaid.
- **Employment** – If eligible, a student can acquire part-time employment to help cover the costs of education related expenses. Money earned during employment does not have to be repaid.
- **Loan** – Money that is borrowed and is expected to be repaid with interest.

Students who qualify for financial aid may be offered a combination of these types of aid based on their financial need and the availability of funds.

For more information go to <https://www.albizu.edu/admissions/financial-aid/>

APPLICATION PROCEDURES

- In order to apply for Financial Aid, you must submit the following documents by the stated deadlines:
 - **Free Application for Federal Student Aid (FAFSA) by going to the following website**
<https://studentaid.gov/h/apply-for-aid/fafsa> . The school code for Albizu **University-San Juan Campus** is 010724 and for the **Miami Campus** is E00616.
 - You are required to complete the FAFSA to apply for Title IV grants as well as student loans. The information received from your FAFSA is the official indicator used by the school in order to grant any federal, state, and/or institutional aid. In order to complete your 2025-2026 FAFSA, you must use your 2023 taxes submitted to the IRS. If you apply electronically on FAFSA on the Web or Renewal FAFSA on the Web, you can use an FSA ID to sign your application.
 - You can obtain an FSA ID before you begin the application process by creating it at the following website
<https://studentaid.gov/fsa-id/create-account/launch>

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Students or Parents that receive federal Student Loan or Plus Loan you must be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

- **Students may access NSLDS for student data base by visiting: <https://nsldsfap.ed.gov/login>**

ENTRANCE COUNSELING

Entrance Counseling: Required before you can receive your first Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan as a graduate/professional or undergraduate student. The Entrance Counseling provides tools and information to help you understand your financial aid and help you manage your finances.

FINANCIAL AID REQUIREMENTS:

To complete Entrance Counseling as an undergraduate student or graduate/professional student, you will need:

- 20-30 minutes to complete the form.
- Your FSA ID (If you do not have a Federal Student Username or password, visit: <https://studentaid.gov/>. Students must sign in using their own FSA ID in order to complete the Entrance Counseling. Use of another person's FSA ID constitutes fraud. Use only your own information.
- You may complete the Entrance Counseling by visiting: [Entrance Counseling | Federal Student Aid](#)
- Name(s) of the school(s) you wish to notify of counseling completion.

ENTRANCE COUNSELING

USEFUL INFORMATION TO HAVE:

- Details regarding your income, financial aid, and living expenses. Some useful resources:
 - Your student account number at your school.
 - A copy of the award letter from your school's Financial Aid Office.
 - A listing of the tuition and fees for your school. Visit CollegeNavigator.gov for this information.

Parents borrowing a Direct Plus loan to pay for their child's education are not required to complete entrance counseling.

EXIT COUNSELING

Exit counseling: Required when you *graduate*, leave school, or *drop below half-time enrollment*. Exit counseling provides important information you need to prepare to repay your federal student loan(s).

At the end, you'll need to provide the name, address, e-mail address, and telephone number for your next of kin, two references who live in the U.S., and current or expected employer (if known).

You may complete the Exit Counseling by visiting: <https://studentaid.gov/>

USEFUL INFORMATION TO HAVE:

- Any details regarding your financial aid, current or expected income, and living expenses. Some of this information can be found in:
 - Your student account information.
 - Details on your future income, financial aid, and living expenses (if known).
 - Important information on Exit Counseling
[Direct Loan Exit Counseling Guide \(studentaid.gov\)](https://studentaid.gov/)
[ED514325.pdf](https://studentaid.gov/sites/ed514325.pdf)

Additional requirements may apply depending on the aid programs awarded.

FINANCIAL AID NEED

Financial Need is defined as the difference between the estimated cost of attendance and the amount you and your family can reasonably be expected to contribute toward your educational expenses. Evaluation of the financial circumstances of the student and family follows a federal methodology established by the US Congress to determine eligibility for federal student aid programs.

The formula, established by law, measures in an equitable and systematic manner how much individual students and their families can afford to pay for higher education. The process takes into consideration household income, assets of the student and family (other than your primary residence), number of individuals in the household and in college, taxes paid, and other relevant factors.

FINANCIAL AID NEED

This results in an Student Aid Index (SAI). The sai is included on the Student Aid Report (SAR), which is the response that the student will receive from after completing the Free Application for Federal Student Aid (FAFSA). Once the expected contribution from the student and family has been determined, the amount of eligibility for financial aid is derived by this simple formula:

- **Albizu University Cost of ATTENDANCE - SAI = Financial Need**

Scholarships and other monetary awards from private sources must be considered in determining eligibility when awarding federal financial aid. The amount of financial aid that is met will depend on the timing of the completed application, on the availability of funds and the types of assistance the student is willing to accept.

PROFESSIONAL JUDGMENT

A Financial Aid Administrator may exercise professional judgment to assist students that have extenuating circumstances which warrant a reevaluation of their eligibility for financial aid. These circumstances are as follows:

- Involuntary loss of employment (e.g. termination, lay off) of student, spouse, mother/step-mother or father/step-father.
- Reduction or loss of untaxed income or benefits (e.g. unemployment compensation, social security, AFDC, etc.) for student, spouse, mother/step-mother or father/step-father.
- Divorce or separation of student or parent.
- Death of mother/step-mother or father/step-father; or spouse.
- Extraordinary medical expenses paid by student, spouse, mother or father not covered by insurance.
- Adjustment of Cost of Attendance case by case.
- Others, as determined by the Financial Aid Administrator.

A request for **Professional Judgment form** must be completed and submitted along with all documents required for your extenuating circumstance.

VERIFICATION

Verification is the process of confirming the accuracy of student reported data on financial aid applications. This process follows the Federal Department of Education guidelines and regulations, and it is outlined in the AU Verification Policy and Procedure below.

AU students that were placed in standard verification group (V1) are required to complete the verification process.

AU students that were placed in Aggregate Verification group (V4) and (V5) are required to complete the verification process.

For reference purpose see: [2025–2026 Award Year: FAFSA Information to be Verified and Acceptable Documentation \(Updated July 22, 2025\) | Knowledge Center](#)

VERIFICATION POLICY AND PROCEDURE

Financial Aid Verification is a process used to verify certain information on the FAFSA to ensure its accuracy. Some students are selected for verification by the U.S. Department of Education. The Department of Education will set a verification Flag on the applicant's Institutional Student Information Record (ISIR) to indicate that the FAFSA was selected by the Department for verification. In addition, the Department of Education will also use verification Tracking Flags to place an applicant selected for verification into one of three Verification Tracking Groups. Others are selected by the school. Usually only a certain percentage of students are selected for verification. In addition, AU may choose to verify other students at random.

WHAT NEEDS TO BE DONE BY THE STUDENT?

After the student receives notification that he/she has been selected for verification, the student should read first any messages from the Department of Education appearing on the Student Aid Report (SAR). Then, contact the Financial Aid Office (FAO) for any questions before submitting copies of documents that the Financial Aid Office requests. These documents may include:

- Verification Worksheet (Depending on Verification Tracking Group, V1, V4, V5).
- Other documents as requested by the Financial Aid Office.

WHAT NEEDS TO BE DONE BY THE STUDENT?

The type of documents required will vary from student to student, and not all students selected for FAFSA verification will have to submit the same documents. Students should not turn in any documentation that was not requested.

The students selected for FAFSA verification, must return the information and requested documentation as soon as possible. Because verification must be completed in advance of disbursing any money from any financial aid program, it is vital that the student sends complete and accurate information quickly, or no later than the deadline scheduled by the FAO. A student that completes verification after the deadline must come prepared to make out of pocket payment for school's expenses. Once the student's file is certified and funds received, the student can/may receive a refund for the school expenses paid.

WHAT NEEDS TO BE DONE BY THE STUDENT?

The Financial Aid Office will compare the information provided in the FAFSA with the documents provided by the student. If errors are found, corrections will be made by a school official or the student. Once corrections are completed, the school or student can submit corrections to FAFSA data electronically by entering the data corrections on FAFSA on the web. An output data will be received as the result of FAFSA or FAFSA correction data submitted. A new processed ISIR will be received to Colleague. The ISIR if the errors are significant enough to change the amount of financial aid that the student may be awarded, the Financial Aid Office will produce a revised award letter showing increased or decreased amounts and will notify the student to print a copy from the system for his/her record.

FAILURE TO COMPLY

Students who fail to submit verification documents are not awarded federal or state need-based financial aid. The student will receive three notifications for file completion. The student is then informed that aid has not been processed. If the students *do not comply with the deadline*, the student is responsible to make *out-of-pocket payments* for all educational charges

SUBMISSION AFTER DEADLINE

The deadline to submit the required financial aid documentation for the 2025–2026 academic year is **August 31, 2026**. Any files received after that date will not be processed, and students may remain with an outstanding balance in the Collections Office.

VERIFICATION OF DATA ELEMENTS

AU systematically verifies only those data elements required by the Department of Education. The Department of Education requires verification of the student's information based on the Verification Tracking Flag placed on the student's application. However, the student may be asked for additional information if further investigation is needed to resolve a discrepancy.

- AU students that were placed in standard verification group (V1) are required to complete the verification process.
- AU students that were placed in Aggregate Verification group (V4) and (V5) are required to complete the verification process.
- Reference purpose see: [Verification, Updates, and Corrections | 2025-2026 Federal Student Aid Handbook](#)

2025–2026
Verification Tracking Groups
FAFSA Information required to be verified

V1	Standard Verification Group	<ul style="list-style-type: none">• Adjusted gross income• U.S. income tax paid• Untaxed portions of IRA distributions• Untaxed portions of pensions• IRA deductions and payments• Tax-exempt interest income• Education credits• Household size• Number in college
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2025–2026

Verification Tracking Groups

FAFSA Information required to be verified

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V4	Custom Verification Group	High School Completion Status Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<ul style="list-style-type: none">Adjusted gross incomeU.S. income tax paidUntaxed portions of IRA distributionsUntaxed portions of pensionsIRA deductions and paymentsTax-exempt interest incomeEducation creditsHousehold sizeNumber in college <p><i>Tax Filers</i></p> <p>High School Completion Status Identity/Statement of Educational Purpose</p> <p><i>Nontax Filers</i></p> <p>High School Completion Status Identity/Statement of Educational Purpose</p>

CONFICTING INFORMATION FOR NON-SELECTED APPLICANTS

Financial Aid Administrators are required to resolve any discrepancies identified in a student's file. If conflicting information is found, the student will be asked to provide additional information in order to resolve the conflict.

GRANTS

Albizu University offers the following Grants to eligible students:

FEDERAL PELL GRANT (Undergraduate Students) - The Federal Pell Grant is awarded to undergraduate students to help cover educational costs. For the purposes of the Pell Grant Program, an undergraduate student is one who has not earned a bachelor's or first professional degree. The Pell Grant serves as the foundation of a student's financial aid package, to which other federal and non-federal sources of aid may be added.

Unlike loans, grants do not need to be repaid.

For the 2025–2026 academic year, eligible students may receive up to \$7,395. The award amount depends on several factors, including:

- The institution's cost of attendance,
- The student's enrollment status, and
- The family's Student Aid Index (SAI), as determined by the FAFSA.

For Pell Grant purposes, a full-time student is defined as a student enrolled in at least 12 credit hours per semester.

GRANTS

FEDERAL SUPPLEMENTAL OPPORTUNITY GRANT (FSEOG) (Undergraduate Students) - is awarded to undergraduate students who demonstrate exceptional financial need. Priority is given to students who are eligible for and receive a Federal Pell Grant. The annual award amount varies based on the institution's federal allocation. Funds received by the University are distributed among all eligible students until the allocation is exhausted.

FLORIDA STUDENT ASSISTANCE PROGRAM (FSAG) (Undergraduate Students- Miami Campus only) - is a need-based grant program available to Florida residents enrolled in an eligible undergraduate degree program. The Financial Aid Office awards FSAG funds for the Fall and Spring semesters, in accordance with state requirements and annual funding levels.

GRANTS

PUERTO RICO STATE FUNDS (San Juan campus only) - These grants are provided by the Puerto Rico Council of Education and are available to students who demonstrate exceptional financial need while maintaining Satisfactory Academic Progress (SAP) in accordance with institutional policies.

To participate in this program, students must complete the FAFSA on or before the established deadlines. The Special Scholarship Fund is available to undergraduate students who are not eligible for the Federal Pell Grant due to having a Lifetime Eligibility Used (LEU) of 600% or higher.

WORK-STUDY PROGRAM

Albizu University offers the following Employment program to eligible students:

FEDERAL WORK-STUDY PROGRAM - provides part-time employment opportunities to students who demonstrate financial need, allowing them to earn money to help cover their educational expenses. The amount awarded is based on the student's financial need and the University's annual federal allocation. Students may be placed in positions within various departments of the Institution or in approved community service sites outside the Institution.

LOANS

The Federal William D. Ford Direct Loan Program helps students cover educational expenses by providing federal loans with low interest rates and flexible repayment options. These loans are issued and backed by the U.S. Department of Education (ED).
Borrowers are required to repay the loan with interest once they are no longer enrolled at least half time, graduate, or withdraw from the institution.

There are three types of Direct Loans available to students:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Graduate and Professional Students

LOANS

Subsidized Direct Loan - Undergraduate students may borrow up to a total aggregate limit of \$23,000 in Direct Subsidized Loans throughout the course of their undergraduate education.

For the 2025–2026 award year, the interest rate for Direct Subsidized Loans is 6.53%. Interest does not accrue while the student is enrolled at least half time, during the grace period, or during authorized deferment periods.

In previous years, some graduate or professional students were eligible for subsidized loans. However, due to amendments to the Higher Education Act, graduate and professional students have been ineligible to receive Direct Subsidized Loans since the 2012–2013 award year. These students may only borrow Direct Unsubsidized Loans and Graduate PLUS Loans to help finance their education.

LOANS

Unsubsidized Direct Loan - Direct Unsubsidized Loans are available to undergraduate, graduate, and professional students, regardless of financial need. Unlike the Subsidized Loan, interest begins to accrue from the moment the loan is disbursed, including while the student is enrolled, during deferment periods, and during the six-month grace period.

Undergraduate Loan Limits

Undergraduate students may borrow up to the following annual limits based on grade level and dependency status. The aggregate limit for unsubsidized loans for undergraduates (combined with subsidized loans) is:

Dependent undergraduate students: up to \$31,000 total (no more than \$23,000 subsidized).

Independent undergraduate students: up to \$57,500 total (no more than \$23,000 subsidized).

LOANS

Graduate and Professional Students - are federal loans specifically designed for students enrolled in a graduate or professional program (such as a master's degree, doctoral program, or professional studies).

- Available to graduate and professional students who need additional funding beyond the \$20,500 unsubsidized limit.
- Borrowing limit: up to the full cost of attendance minus other aid.
- Requires a credit check.
- Interest accrues immediately upon disbursement.

For loans first disbursed between July 1, 2025 and June 30, 2026, the interest rate for Direct Unsubsidized Loans for graduate and professional students is 8.08%.

Interest Responsibility

Interest begins to accrue from the moment the loan is disbursed, including during in-school enrollment, deferment, and the six-month grace period. Borrowers may choose to pay interest as it accrues or allow it to capitalize.

LOANS

Dependent Undergraduate Student

Credits approved and or validated	Year of study	Minimum Enrollment per Semester	Subsidized Loan Amount	Credits approved and or validated
1 -30 completed credits	1	\$ 3,500.00	\$ 2,000.00	\$ 5,500.00
31 – 60 completed credits	2	\$ 4,500.00	\$ 2,000.00	\$ 6,500.00
61 - 90 completed credits	3	\$ 5,500.00	\$ 2,000.00	\$ 7,500.00
91 - 120 completed credits	4	\$ 5,500.00	\$ 2,000.00	\$ 7,500.00

Independent undergraduate student

Credits approved and or validated	Year of study	Minimum Enrollment per Semester	Subsidized Loan Amount	Credits approved and or validated
1 -30 completed credits	1	\$ 3,500.00	\$ 6,000.00	\$ 9,500.00
31 – 60 completed credits	2	\$ 4,500.00	\$ 6,000.00	\$ 10,500.00
61 - 90 completed credits	3	\$ 5,500.00	\$ 7,000.00	\$ 12,500.00
91 - 120 completed credits	4	\$ 5,500.00	\$ 7,000.00	\$ 12,500.00

LOANS

DEPENDENT AND INDEPENDENT UNDERGRADUATE LEVEL

Credits Approved	Degree Level	Subsidized Loan Amount	Unsubsidized Loan Amount	Annual Combined Total Loan
0 and more	5	\$ 5,000.00	\$ 2,000.00	\$ 7,000.00

LOANS

GRADUATE LEVEL

Credits Approved	Degree Level	Unsubsidized Loan Amount	Unsubsidized Additional Loan for Clinical Only	Annual Combined Total Loan
0 and more	6 & 7	\$ 20,500.00	\$ 16,667.00	\$ 37,167.00

LOANS

Unsubsidized Direct Loan - The Federal Direct Unsubsidized Loan shares the same basic terms and conditions as the Direct Subsidized Loan, with the key difference that the borrower is responsible for all interest that accrues, including while enrolled in school, during deferment periods, and during the six-month grace period.

This program is available to dependent and independent undergraduate students, as well as graduate and professional students. Students who do not qualify for the Subsidized Direct Loan may still receive the Unsubsidized Direct Loan.

Annual Loan Limits

Undergraduate Students:

- Independent students in their second year (*level 2*) may borrow up to \$10,500 per academic year.
- Independent students in their third or fourth year (*junior/senior*) may borrow up to \$12,500 per academic year.

Graduate and Professional Students:

- May borrow up to \$20,500 per academic year.
- The total aggregate loan limit (including undergraduate and graduate borrowing) is \$138,500.

Interest Rates for 2025–2026

Rates published by the U.S. Department of Education for loans first disbursed between July 1, 2025, and June 30, 2026:

- Undergraduate Unsubsidized Direct Loan: 6.53%
- Graduate/Professional Unsubsidized Direct Loan: 8.08%

LOANS

Graduate Plus Loans - Graduate PLUS Loans are federal loans offered by the U.S. Department of Education exclusively to graduate and professional students. These loans allow students to borrow additional funds beyond the Direct Unsubsidized Loan limits to help cover educational expenses such as tuition, books, supplies, fees, transportation, conferences, training, and other program-related costs.

Eligibility is not based on financial need; however, the borrower must pass a credit check or obtain an endorser.

Students may borrow up to the cost of attendance minus any other financial aid received.

For loans first disbursed between July 1, 2025 and June 30, 2026, the interest rate for Graduate PLUS Loans is 9.08%.

Parent Loans - The Federal Parent PLUS Loan (Parent Loans for Undergraduate Students) is available to biological, adoptive, or, in some cases, stepparents of dependent undergraduate students. These loans are not based on financial need, and borrowing eligibility is determined by the cost of attendance minus all other financial aid the student receives. Parents must pass a credit check or obtain an endorser. Similar to Graduate PLUS Loans, Parent PLUS borrowing is tied to the full cost of attendance.

For loans first disbursed between July 1, 2025 and June 30, 2026, the interest rate for Parent PLUS Loans is also 9.08%.

ANNUAL LOAN LIMITS

Graduate/Professional students (All Years)

Direct Unsubsidized Loan.....\$20,500

Additional Direct Unsubsidized Loan Eligibility for HEAL-Eligible Students¹

Graduate in Public Health; Doctor of Pharmacy or Chiropractic; Doctoral Degree in Clinical Psychology; Masters or Doctoral Degree in Health Administration

12-month academic year.....\$16,667

Aggregate Loan Limits

Most students.....\$138,500

Students in certain health professions programs.....\$224,000

¹Increased unsubsidized annual loan limit available for certain health profession students due to phase out of the Health Education Assistant Loan (HEAL) Program.

ALBIZU INSTITUTIONAL SCHOLARSHIP

For Academic Excellence Recognition and for Prospective and Current Students:

A one-time scholarship for Albizu University's students from, San Juan and Miami campus who show extraordinary academic merits (3.9 to 4.0 Grade point average-GPA) and meet the following eligibility criteria:

- Demonstrate proof of satisfactory academic progress. According to institutional standards.
- Demonstrate proof of community service by a letter from community service entity or a non-profit organization.
- Complete the FAFSA application.
- Submit three (3) letters of recommendation from a former professor/teacher, a community or religious leader or an employer.
- Must be enrolled as a full-time student.
- Agree to attend seminars, recruitment fairs, conferences, and other institutional sponsored activities.
- Complete and submit the Albizu Institutional Scholarship form with all required documentation

Submit an application to the Financial Aid Office by the posted deadline.

- **FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM** (Undergraduate Students- Miami Campus only) - This program is available to Florida high school graduates who demonstrate high academic achievement. Contact your high school guidance counselor or Florida Bright Futures website at:
<https://www.floridastudentfinancialaidsg.org/SAPBFMAIN/SAPBFMAIN>

DISBURSEMENT FOR PURCHASE OF BOOKS AND SUPPLIES

For the purchase of books and materials to students at Carlos Albizu University, participants from Title IV programs who have complied with all recommended dates eligibility requirements, funds will be disbursed to acquire material and books for the current academic term.

The disbursement will be available during the 1st week of classes of the current academic term.

Only students who complete their Admissions and Financial Aid files at least 10 days before the first day of classes are eligible to receive this Title IV (Pell & Direct Loan) disbursement.

Students who do not wish to enjoy this option must indicate this in writing, by visiting the Financial Aid Office at the established times.

FINANCIAL AID AWARDING INFORMATION

The philosophical concept of Financial Assistance Award is based on the need of students to obtain the funds to pay for college.

In accordance with this concept every student is evaluated through an evaluation process provided by the Congressional Methodology, through the analysis of need, that is processed by completion of the Free Application for Federal Student Aid (FAFSA) and obtaining the Student Aid Index (SAI) index that provides this exercise.

THE AWARDING PROCESS IS ESTABLISHED BY THE FOLLOWING ELEMENTS:

- Priority will be given to those applications of eligible students that were received in the Financial Aid Office on or before the deadline recommended by the Financial Aid Office and meet all the required documentation.
- Students will be arranged in descending order, from highest to lowest need, for awarding of Federal Supplemental Educational Opportunity Grant (FSEOG) and state funds **Federal Work Study Programs (FWSP)**.
- For FSEOG funds, priority is given to students with a Student Aid Index (SAI) of -1500.

THE AWARDING PROCESS IS ESTABLISHED BY THE FOLLOWING ELEMENTS:

- The Financial Aid Office will not allocate funds in excess of the Need Analysis made to the student.
- If from this calculation, the amount is positive, the student will be able to receive Financial Aid equivalent to no more than the need of the student. If the number is 0 or negative, the student does not have a financial need for what need-based program's funds cannot be assigned.

ONCE THE FUNDS ARE ALLOCATED, THE INSTITUTION SETS THE FOLLOWING PARAMETERS OF AWARDING:

SELF HELP:

This category includes Student Loans and Work-Study Program.

The maximum amount for student loans depends on the student's academic level, already defined by regulation:

Freshman – First Year

Sophomore – Second year

Junior – Third year

Senior – Fourth year

Graduates

WORK-STUDY

Work-Study Program requires the students to work and fulfill certain responsibilities for which will be compensated as established by the institution. The categories and compensation depend on the complexity of the tasks and academic preparation available to the student.

FWS awards will be made on a first-come, first serve basis to students who have met the application deadline for each session (fall, spring, summer), and have requested on-campus employment. Awards will be made for each session based on students' eligibility, student need, availability of federal funds, and available number of placements within AU. Students are eligible to work 10 to 20 hours per week, during each session, depending on need and funds allocation. Work schedule must not interrupt the students' academic schedule. Any unused funds will be relocated to be used during the following session.

GRANTS:

The category of grants is for all the Financial Aid that the student does not have to repay or work for them. These are based, either for need, talent, academic achievement or combination of the above conditions.

The institution may establish provisions need minimum or maximum of need and/or minimum or maximum of the amount to be granted. However, once given the funds it cannot exceed the specific needs of the student.

Some programs may establish special conditions for the granting, and it would be necessary to follow the rules for granting the program.

The Financial Aid Office establishes an order giving priority to Grants and State Aid following by self-help.

FINANCIAL AID AWARDING POLICY AND PROCEDURES

Eligibility for need-based financial aid programs will be determined by the federal methodology and provided to the Financial Aid Office by the Institutional Student Information Record (ISIR). Financial aid packages for undergraduate students will be based on an estimated cost of attendance for full-time enrollment (12 credits per term) or half-time (6-11 credits per term) unless otherwise noted.

Students selected for verification from FPS or Institutional selection, must provide adequate documentation in order to continue the process. (See verification policy).

FSEOG will be awarded to students with exceptional financial need. First consideration will be given to Federal Pell grant recipients whose need has not been satisfied. Selection will be made on the basis of - 1500 SAI and availability of federal SEOG allocation.

PACKAGES WILL BE AWARDED IN THE FOLLOWING SEQUENCE

Undergraduate

- Federal Pell grant (if eligible)
- FSEOG (if need has not been met and recipient is Pell eligible)
- Outside grant resources including State Grants
- Institutional Grant or Scholarship
- Federal Work Study (if requested)
- Direct loan(s) program
(Subsidized/Unsubsidized/Plus)

Graduate

- Federal or Institutional Grant or Scholarship
- Outside grant resources
- Federal Work Study (if requested)
- Direct loan program (Unsubsidized/GPLUS)

DISBURSEMENTS

Institutionally controlled financial aid (federal and institutional grants, scholarships, and Direct Student Loans transmitted by EFT) *will be credited to your student account* as soon as an enrollment audit has been completed, aid adjustments have been made and funds received. Awards are adjusted according to enrollment status.

Federal Work-Study Program funds will be paid to you *bi-weekly* for the actual hours worked.

REFUNDS

If total financial aid disbursed exceeds direct charges for a session, you may receive a refund check or electronic transfer for the credit balance. These are processed by the Finance Office and mailed to you or deposited in your bank account if you have set up the direct deposit. Students are responsible of notifying the Finance Office of any changes of address.

RETURN OF FUNDS

Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire enrollment period for which the aid is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. The amount of aid to be returned is based on formulas established by the U.S. Department of Education.

For more information, please go to:

Miami: <https://www.albizu.edu/download/academic-catalog-miami-campus/?tmstv=1732202900> page 50

San Juan: <https://www.albizu.edu/download/academic-catalog-san-juan-campus/?tmstv=1732202900> Page 69

SATISFACTORY ACADEMIC PROGRESS

The Office of Financial Aid is required by federal and state regulations to monitor the academic progress of potential and current financial aid recipients. Financial aid applicants must comply with the Satisfactory Academic Progress (SAP) Policy as a condition of initial or continued eligibility. Please note that even if a student has not currently applied for financial aid, or is not currently receiving aid, this policy still applies, and prior academic progress will be evaluated to determine eligibility for financial aid.

Satisfactory academic progress is measured both qualitatively and quantitatively. The qualitative measure requires maintaining a satisfactory grade point average. The quantitative measure requires successfully completing a required ratio of attempted credits and receiving a degree in a timely manner.

For more information please visit:

Miami: <https://www.albizu.edu/download/academic-catalog-miami-campus/?tmstv=1732202900> Page 30

San Juan: <https://www.albizu.edu/download/academic-catalog-san-juan-campus/?tmstv=1732202900> Page 38

AWARD NOTIFICATION

Students receive notice of financial aid via Student Self Service. They are not required to accept each award but can reduce or reject their loans via Student Self Service. A student may cancel all or any portion of FFEL aid at any time by notifying the school.

Award letters are available through AU web at <https://selfserv.albizu.edu> after you log in to your account, locate **Financial Information** on the left side . You will see **Financial Aid** as one of the options . Click on **Financial Aid** and you will find the Award Letters.

RENEWAL OF FINANCIAL AID

Financial aid awards are not automatically renewed.

The Free Application for Federal Student Aid (FAFSA) must be completed for every academic year at <https://studentaid.gov/> If you are a returning student who has completed the FAFSA form for the previous academic year, you should receive an Email reminder and Renewal FAFSA (FAFSA-R) form from the US Department of Education during the months of November or December. You may apply for the next year by editing and updating the information on the renewal form and utilizing the Internal Revenue Service (IRS) Data Retrieval Tool on the FAFSA application

FINANCIAL AID OFFICE INFORMATION

As an applicant to Albizu University, the Financial Aid Office will work with you in identifying the resources available to you in defraying the cost of educational-related expenses such as tuition, fees, books, and supplies for their education at Albizu University. Financial Aid will help you in determining your eligibility for grants, scholarships, loans, and work-study programs. Grants and scholarships are awards that you do not have to repay. Loans and the work-study programs are considered self-help aid, since you will either be repaying the funds loaned or working to earn money. Student loans have low interest rates, and repayment typically does not begin until after you graduate. Work-study programs involve working on-campus or at selected off-campus sites. To qualify for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA) as well as other internal forms provided by the Financial Aid Office at Albizu University. All these federal financial aid programs are available for students who qualify.

Find out if you qualify at <https://studentaid.gov/>

SAN JUAN CAMPUS

151 Calle Tanca San Juan, PR 00901

OFFICE HOURS

Mondays thru Thursdays from 9:00 am - 6.00 pm

Fridays from 9:00 am – 3:00 pm

Saturdays from 8:00 a.m. – 1:00 p.m.

(Office hours may change during the academic year)

FINANCIAL AID STAFF INFORMATION

Telephone Number 787-725-6500

Name	Extension
Reception	1415
Doris Quero – Director of Financial Aid	1529
Elsa Alvarez – Financial Aid Specialist	1501
Iris Del Valle – Financial Aid Specialist	1515
Tamara Hermida - Financial Aid Specialist	1544

CENTRO UNIVERSITARIO DE MAYAGÜEZ

Carr. 64 Esquina Calle #3 Urb.
Industrial Algarrobos, Mayagüez, PR 00680

OFFICE HOURS

Mondays thru Thursdays from 9:00 am - 6:00 pm
Fridays from 9:00 am – 3:00 pm
Saturdays from 8:00 a.m. – 1:00 p.m.

(Office hours may change during the academic year)

FINANCIAL AID STAFF INFORMATION

Telephone Number 787- 838-7272

Name	Extension
Doris Quero - Director of Financial Aid	1529
Dalmar Martínez - Integrated Services Officer	7144
Yanitza Perez - Integrated Services Officer	7155

MIAMI CAMPUS

9770 NW 25 Street
Miami, FL 33172-2209

OFFICE HOURS

Mondays thru Thursdays from 10.00 am- 6.00 pm

Fridays from 8:00 a.m. – 4:00 p.m.

(Office hours may change during the academic year)

FINANCIAL AID STAFF INFORMATION

Telephone Number 305-593-1223

Name	Extension
Lilianne Martinez - Director of Financial Aid	3164
Augusto Zagarra - Financial Aid Specialist	3195

Miami Campus - Tuition & Fees

B.S. C.J. & B.A. PROGRAMS (\$360 per credit)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$1,080	\$286	\$1,366
6 credits	\$2,160	\$286	\$2,446
9 credits	\$3,240	\$286	\$3,526
12 credits	\$4,320	\$286	\$4,606
15 credits	\$5,400	\$286	\$5,686

Miami Campus - Tuition & Fees

MS PROGRAMS (ESE/TESOL \$662 per credit; MS Psychology I/O \$684 per credit; MS SLP \$717 per credit; MBA \$916 per credit)

No. Credits	ESE/TESOL Tuition \$662 per credit	MS PSYCH/I/O Tuition \$684 per credit	MS-SLP Tuition \$717 per credit	MBA Tuition \$916 per credit	Global Fees	ESE/ TESOL Total Cost	MS PSYCH/I/O Total Cost	MS-SLP Total Cost	MBA Total Cost
3 credits	\$1,986	\$2,052	\$2,151	\$2,748	\$338	\$2,324	\$2,390	\$2,489	\$3,086
6 credits	\$3,972	\$4,104	\$4,302	\$5,496	\$338	\$4,310	\$4,442	\$4,640	\$5,834
9 credits	\$5,958	\$6,156	\$6,453	\$8,244	\$338	\$6,296	\$6,494	\$6,791	\$8,582
12 credits	\$7,944	\$8,208	\$8,604	\$10,992	\$338	\$8,282	\$8,546	\$8,942	\$11,330
15 credits	\$9,930	\$10,260	\$10,755	\$13,740	\$338	\$10,268	\$10,598	\$11,093	\$14,078

Miami Campus - Tuition & Fees

DOCTORAL PROGRAMS (Ph.D. \$882 per credit; PsyD \$1,158 per credit)

No. Credits	Ph.D Tuition \$882 per credit	PsyD Tuition \$1,158 per Credit	Global Fees	Ph.D Total Cost	PsyD Total Cost
3 credits	\$2,646	\$3,474	\$338	\$2,984	\$3,812
6 credits	\$5,292	\$6,948	\$338	\$5,630	\$7,286
9 credits	\$7,938	\$10,422	\$338	\$8,276	\$10,760
12 credits	\$10,584	\$13,896	\$338	\$10,922	\$14,234
15 credits	\$13,230	\$17,370	\$338	\$13,568	\$17,708

Miami Campus - Tuition & Fees

ENGLISH AS SECOND LANGUAGE PROGRAM (\$143 p/cd plus \$286 fees)

LEVEL	No. Credits	Duration	Tuition
I	12	15 weeks	\$2,002
II	12	15 weeks	\$2,002
III	12	15 weeks	\$2,002
Total of Program	36	45 weeks	\$6,006

MIAMI COST OF ATTENDANCE

UNDERGRADUATE STUDENTS

STUDENT LIVING OFF CAMPUS WITH PARENT/ RELATIVE				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$4,320	\$4,320	\$4,320	\$12,960
Global Fees	286	286	286	858
Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2550
Books and Supplies	1,203	1,203	1,203	3,609
Housing and Food	6,958	6,958	6,958	20,875
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	44	44	44	132
TOTAL	\$16,696	\$16,696	\$16,696	\$50,089

MIAMI COST OF ATTENDANCE

UNDERGRADUATE STUDENTS

STUDENT LIVING OFF CAMPUS				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$4,320	\$4,320	\$4,320	\$12,960
Global Fees	286	286	286	858
Practicum	-	-	-	-
Internet & Computer Equipment	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing and Food	17,811	17,811	17,811	53,433
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	44	44	44	132
TOTAL	\$27,549	\$27,549	\$27,549	\$82,647

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS MASTER PROGRAMS

STUDENT LIVING OFF CAMPUS WITH PARENT/ RELATIVE

	FALL	SPRING	SUMMER	TOTAL
Tuition	\$4,128	\$4,128	\$4,128	\$12,384
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing and Food	6,958	6,958	6,958	20,875
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$16,584	\$16,584	\$16,584	\$49,753

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS MASTER PROGRAMS

STUDENT LIVING OFF CAMPUS				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$4,128	\$4,128	\$4,128	\$12,384
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	17,811	17,811	17,811	53,433
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$27,437	\$27,437	\$27,437	\$82.311

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS MASTER PROGRAMS

STUDENT LIVING OFF CAMPUS WITH PARENT/ RELATIVE				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$5,496	\$5,496	\$5,496	\$16,488
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	6,958	6,958	6,958	20,875
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$17,852	\$17,852	\$17,852	\$53,857

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS MASTER PROGRAMS

MBA PROGRAM STUDENT LIVING OFF CAMPUS				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$5,496	\$5,496	\$5,496	\$16,488
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	17,811	17,811	17,811	53,433
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$28,805	\$28,805	\$28,805	\$86,415

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS' DOCTORAL PH.D PROGRAM

STUDENT LIVING OFF CAMPUS				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$5,292	\$5,292	\$5,292	\$15,876
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	17,811	17,811	17,811	53,433
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$28,601	\$28,601	\$28,601	\$85,803

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS' DOCTORAL PH.D PROGRAM

STUDENT LIVING OFF CAMPUS WITH PARENT/ RELATIVE				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$5,292	\$5,292	\$5,292	\$15,876
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing and Food	6,958	6,958	6,958	20,875
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	216
TOTAL	\$17,748	\$17,748	\$17,748	\$53,245

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS' DOCTORAL PsyD PROGRAM

STUDENT LIVING OFF CAMPUS WITH PARENT/ RELATIVE				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$13,896	\$13,896	\$8,106	\$35,898
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	6,958	6,958	6,958	20,875
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	217
TOTAL	\$26,352	\$26,352	\$20,562	\$73,268

MIAMI COST OF ATTENDANCE

GRADUATE STUDENTS' DOCTORAL PsyD PROGRAM

STUDENT LIVING OFF CAMPUS				
	FALL	SPRING	SUMMER	TOTAL
Tuition	\$13,896	\$13,896	\$8,106	\$35,898
Global Fees	338	338	338	1,014
Module/Practicum	-	-	-	-
Internet & Computer Equip.	850	850	850	2,550
Books and Supplies	1,203	1,203	1,203	3,609
Housing & Food	17,811	17,811	17,811	53,433
Transportation	1,401	1,401	1,401	4,203
Miscellaneous	1,634	1,634	1,634	4,902
Loan Origination Fee	72	72	72	217
TOTAL	\$37,205	\$37,205	\$31,415	\$105,826

SAN JUAN COST OF ATTENDANCE

UNDERGRADUATE PROGRAMS

COMPONENT	STUDENTS LIVING OFF CAMPUS			TOTAL
	FALL	SPRING	SUMMER	
Tuition	\$ 2,460	\$ 2,460	\$ 1,845	\$ 6,765
Global Fees	580	580	580	1,740
Practicum	259			259
Laboratory	100			100
Books and Supplies	1,176	1,176	1,176	3,528
Internet & Computer Equipment	850	850	850	2,550
Housing and Food	6,103	6,103	6,103	18,310
Transportation	921	921	921	2,764
Other Expense	44	44	44	132
TOTAL	\$ 13,383	\$ 13,024	\$ 12,409	\$ 38,814

*Loan Origination Fees (1.059%) will be included for students requesting student loans only

SAN JUAN COST OF ATTENDANCE

UNDERGRADUATE PROGRAMS

STUDENTS LIVING WITH PARENTS					
COMPONENT	FALL	SPRING	SUMMER	TOTAL	
Tuition	\$ 2,460	\$ 2,460	\$ 1,845	\$	6,765
Global Fees	580	580	580		1,740
Practicum	259	-	-		259
Laboratory	100	-	-		100
Books and Supplies	1,176	1,176	1,176		3,528
Internet & Computer Equipment	850	850	850		2,550
Housing and Food	4,770	4,770	4,770		14,310
Transportation	889	889	889		2,667
Other Expenses	921	921	921		2,763
Loan Origination Fee	44	44	44		132
TOTAL	\$ 12,050	\$ 11,691	\$ 11,076	\$	34,814

*Loan Origination Fees (1.059%) will be included for students requesting students' loans only.

SAN JUAN COST OF ATTENDANCE

GRADUATE PROGRAMS

STUDENTS LIVING OFF CAMPUS						
Tuition	\$	2,100	\$	2,100	\$	2,100
Global Fees		782		782		782
Module/Practicum		816		816		816
Laboratory		353		-		353
Books and Supplies		1,176		1,176		1,176
Internet & Computer Equipment		850		850		850
Housing & Food		6,103		6,103		6,103
Transportation		889		889		889
Other Expenses		921		921		921
Loan Origination Fee		72		72		72
TOTAL	\$	14,063	\$	13,710	\$	13,710
*Loan Origination Fees (1.059%) will be included for students requesting						

SAN JUAN COST OF ATTENDANCE

GRADUATE PROGRAMS

COMPONENT	STUDENTS LIVING WITH PARENTS			TOTAL
	FALL	SPRING	SUMMER	
Tuition	\$ 2,100	\$ 2,100	\$ 2,100	\$ 6,300
Global Fees	782	782	782	2,346
Module/Practicum	816	816	816	2,448
Laboratory	353	-	-	353
Books and Supplies	1,176	1,176	1,176	3,528
Internet & Computer Equipment	850	850	850	2,550
Housing and Food	4,770	4,770	4,770	14,310
Transportation	889	889	889	2,668
Other Expenses	921	921	921	2,764
Loan Origination Fee	72	72	72	216
TOTAL	\$ 12,730	\$ 12,377	\$ 12,377	\$ 37,483

*Loan Origination Fees (1.059%) will be included for students requesting

SAN JUAN COST OF ATTENDANCE

BACHELOR PROGRAMS (\$205 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$615	\$580	\$ 1,195
6 credits	\$1,230	\$580	\$ 1,810
9 credits	\$1,845	\$580	\$ 2,425
12 credits	\$2,460	\$580	\$ 3,040
15 credits	\$3,075	\$580	\$ 3,655

SAN JUAN COST OF ATTENDANCE

MASTER PROGRAMS (\$275 per credits)			
No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$825	\$782	\$1,607
6 credits	\$1,650	\$782	\$2,432
9 credits	\$2,475	\$782	\$3,257
12 credits	\$3,300	\$782	\$4,082
15 credits	\$4,125	\$782	\$4,907

SAN JUAN COST OF ATTENDANCE

PH.D CLINICAL PSYCHOLOGY (\$350 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$1050	\$782	\$1, 832
6 credits	\$2,100	\$782	\$2,882
9 credits	\$3,150	\$782	\$3,932
12 credits	\$4,200	\$782	\$4,982
15 credits	\$5,250	\$782	\$6,032

SAN JUAN COST OF ATTENDANCE

PSY.D CLINICAL PSYCHOLOGY (\$350 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$1050	\$782	\$1,832
6 credits	\$2,100	\$782	\$2,882
9 credits	\$3,150	\$782	\$3,932
12 credits	\$4,200	\$782	\$4,982
15 credits	\$5,250	\$782	\$6,032

SAN JUAN COST OF ATTENDANCE

PH.D INDUSTRIAL ORGANIZATIONAL PSYCHOLOGY (\$327 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$981	\$782	\$1,763
6 credits	\$1,962	\$782	\$2,744
9 credits	\$2,943	\$782	\$3,725
12 credits	\$3,924	\$782	\$4,706
15 credits	\$4,905	\$782	\$5,687

SAN JUAN COST OF ATTENDANCE

PH.D PCRT (\$327 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$981	\$782	\$1,763
6 credits	\$1,962	\$782	\$2,744
9 credits	\$2,943	\$782	\$3,725
12 credits	\$3,924	\$782	\$4,706
15 credits	\$4,905	\$782	\$5,687

SAN JUAN COST OF ATTENDANCE

PSY.D COUSELING PSYCHOLOGY (\$327 per credits)

No. Credits	Tuition	Global Fees	Total Cost
3 credits	\$981	\$782	\$1,763
6 credits	\$1,962	\$782	\$2,744
9 credits	\$2,943	\$782	\$3,725
12 credits	\$3,924	\$782	\$4,706
15 credits	\$4,905	\$782	\$5,687

Withdrawal

Withdrawal information can be found in the Institutional Catalog. For more information, please visit:

- **Miami:** <https://www.albizu.edu/wp-content/uploads/2025/01/Albizu-University-Miami-Campus-Catalog-2025-20250115.pdf>
- **San Juan:** https://www.albizu.edu/wp-content/uploads/dlm_uploads/2024/11/CATALOGO-2023-2025-Efectivo-Fall-2023REV_HRVV_Nov_2024II-1.pdf <https://www.albizu.edu/download/academic-catalog-san-juan-campus/?tmstv=1732202900>

AS A STUDENT CONSUMER YOU HAVE THE RIGHT TO:

- Know what financial assistance is available, including information on all federal, state, and institutional financial assistance programs;
- Know the deadlines for submitting applications for each of the financial assistance programs available;
- Know how your financial need is determined. This process includes how costs for tuition and fees, food and housing, transportation, books and supplies, and personal expenses are decided in developing cost of attendance budgets;
- Know what resources (such as parental contribution, other financial assistance, student assets, etc.) are considered in the calculation of your financial need;

STUDENT RIGHTS

- Know how much of your financial need, as determined by the University, has been met;
- Request from the Office of Financial Aid (FA), an explanation of the various programs in your student aid package. If you believe you have not received the financial assistance for which you are eligible, you may request reconsideration of the award which was made;
- Know what portion of the financial assistance received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin; and
- Know how the FA determines whether you are making satisfactory academic progress, and what happens if you are not.

IT IS YOUR RESPONSIBILITY TO:

- Review and consider all information about the financial aid programs at the University prior to enrolling;
- Complete all financial assistance applications and forms accurately, and submit them to the FA by the appropriate deadlines;
- Fill out the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA completely because it determines your eligibility for a wide variety of financial assistance. You may experience delays in receiving a decision about financial aid if forms are filled out incompletely or incorrectly. Falsification of information on application forms for federal financial assistance is considered a criminal offense, and you may be subject to penalties under the U.S. Criminal Code;
- Respond quickly to all requests for additional documentation related to verification or corrections;
- Notify the FA if there is a change in any of the information reported on the FAFSA;

STUDENT RESPONSIBILITIES

- Read and understand all forms that you are asked to submit or sign and keep copies of these forms. You are legally responsible for all agreements which you sign;
- Notify your lender of any changes in your name, address, or school status if a loan is part of your financial aid;
- Report to your Federal Work-Study Program (FWSP) job according to the schedule you arranged with your supervisor, complete all work to the best of your ability, and notify your supervisor in advance if you are unable to report to work for any reason. Students need to work between 10 and 15 hours per week during the academic year to earn their full awards.

STUDENT RESPONSIBILITIES

- Know and comply with the University's refund policy and procedures, should you withdraw from the University.
- Be formally admitted to Albizu University in a degree-seeking program; and
- Secure summer employment that will enable you to help meet expenses during the coming academic year.

STATEMENT AGAINST DISCRIMINATION AND HARASSMENT

- It is the policy of Albizu University to maintain an environment for students, faculty, administrators, staff, patients, and visitors that is free of all forms of discrimination and harassment, including sexual misconduct. The University has published and enacted the Discrimination and Harassment Policy and Grievance (CNG-10 Policy Against Sexual Harassment and Discrimination) to reflect and maintain its adherence to all federal and state civil rights laws prohibiting discrimination and harassment in institutions of higher education and to reflect and maintain its values as an institution. The University will not tolerate discrimination or harassment on the basis of race, color, religious belief, national origin, sex, sexual orientation, pregnancy, marital status, gender, gender identity, social condition, political ideas, status as victim of domestic violence, disability, veteran status, genetic information, age, or any other characteristic protected by federal, state or local law in its programs, services and activities. This prohibition applies to all University programs, services or activities, including but not limited to admission and employment.