



FINANCING YOUR ARGOSY UNIVERSITY EDUCATION  
2010-2011

[argosy.edu](http://argosy.edu)

# Applying for Financial Aid

This guide has been designed to assist you in applying for financial aid for the 2010–2011 award year; which includes the following terms: Summer 2010, Fall 2010, and Spring 2011. Before completing your financial aid application, please continue to read through this guide. It has been written to address most of the questions students have about the financial aid process.

## Making Your Education Affordable

We are pleased you have chosen to pursue your education at Argosy University.

A college education is often one of the largest investments an individual will make; however, the benefits derived from an education far outweigh the costs.

Argosy University offers a number of financing options to help make your education affordable. Our campus staff is dedicated to helping you achieve your educational goals and will do everything it can to assist you along the way.

The key to successfully financing your education is **planning**. Establishing a budget to determine your direct and indirect educational costs for the academic year is extremely helpful. Direct costs are tuition, fees, books and supplies. Indirect costs are living expenses, transportation and personal expenses.

Next, determine the resources you have available to assist you in meeting your educational expenses. For example, your earnings from employment or savings may help offset some of the costs. If you'll be in need of additional resources, apply for financial aid at least two months before the start of the term, or as soon as you are accepted. You can apply for aid online at [www.fafsa.gov](http://www.fafsa.gov).

## Are You Eligible for Financial Aid?

Here are the general eligibility requirements for federal financial aid. Students must:

1. be a U.S. citizen, U.S. national, or eligible non-citizen;
2. have a valid Social Security Number;
3. have a high school diploma, or a General Educational Development (GED) certificate;
4. if male, be registered with the Selective Service;
5. be enrolled at least half-time in an eligible degree program at a school participating in federal financial aid programs (for most aid programs);
6. demonstrate financial need (except for some loan programs);
7. make satisfactory academic progress, as determined by the campus;
8. sign a statement on the FAFSA certifying federal student aid will be used only for educational purposes;
9. not owe a refund on a federal student grant;
10. not be in default on a federal student loan;
11. not have borrowed in excess of the maximum allowed for federal loans;
12. not have been convicted of certain drug offenses.

### Financial Aid Priority Application Dates

Semester	Priority Date
Summer 2010	March 1, 2010
Fall 2010	July 1, 2010
Spring 2011	November 1, 2010

To help you understand this guide, please see "Important Terms" on page 8.

## Steps in Applying for Financial Aid

Please note: All students must complete a FAFSA and an Institutional Aid Application each year in order to receive financial aid at Argosy University.

- 1. Obtain a PIN number from the U.S. Department of Education. Use your PIN when completing your FAFSA on the Web.

If you do not have a PIN, you can request one at [www.pin.ed.gov](http://www.pin.ed.gov). If you complete the FAFSA on the Web without a PIN, you will be able to get an instant PIN.

- 2. **Complete your FAFSA** online using FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

It takes approximately **one** week to process your FAFSA on the Web. The University will then receive an Institutional Student Information Report (ISIR) that contains your FAFSA information.

The FAFSA is used to collect personal and financial information. This information is used to calculate your need and determine your eligibility for financial aid. You are required to submit this application to be considered for federal aid and for most state-funded aid. If you are an undergraduate, your eligibility for a Federal Pell Grant must be determined before you can be considered for a Federal Stafford Loan. The FAFSA is used for that too.

School Code for use with the FAFSA:  
**Argosy University**  
 All locations—021799

- 3. If you are a new borrower at Argosy University, you must complete a loan entrance interview. To do so, go to [www.argosy.edu/admissions/scholarships-financial-aid](http://www.argosy.edu/admissions/scholarships-financial-aid). At the right click the site menu "Start the Loan Application Process."

- 4. Within four to six weeks (sooner if you use FAFSA on the Web), the Department of Education will send you a **Student Aid Report (SAR)**. It will include your **Expected Family Contribution** and notify you of your eligibility for a Federal Pell Grant. (If you are eligible, the University will tell you the amount). Read all comments carefully.
- 5. The **Office of Student Finance** will use your ISIR to construct your Financial Aid Package. This package will be explained in the **Award Letter** which will be posted on the Student Portal.

The Award Letter will estimate the types and amount of financial aid for which you are determined eligible.

The Federal Direct Subsidized and Unsubsidized Stafford Loans may be included as part of your Financial Aid Package.

- 6. If you are a new borrower at Argosy University or are changing lenders, you must sign a promissory note in order for the lender to release your funds. You can complete it online at the Direct Loan website. See "Start the Loan Application Process" at [www.argosy.edu/admissions/scholarships-financial-aid](http://www.argosy.edu/admissions/scholarships-financial-aid).
- 7. If you are an undergraduate, dependent student your parent will need to complete information on the FAFSA.
- 8. Some students will need to provide additional information. Review Requested or Missing Documentation on the Student Portal and your SAR.

## How is Financial Need Determined?

Each college determines its own cost of attendance. To meet this cost, the school looks to students (and to parents of dependent students) to make an Expected Family Contribution (EFC). Your EFC normally remains the same, regardless of the school you attend.

The EFC is subtracted from the cost of attendance. The difference is your financial need, which is the amount of aid you are eligible to receive.

Your school's financial aid coordinator puts together your financial aid package, which may include grants, loans, work-study, etc. This package is based on your EFC. The results are not always "by the numbers." The financial aid coordinator is allowed to use "professional judgment" which takes into account exceptional circumstances. A death, divorce, job loss or other significant event may change your financial need. The financial aid coordinator may adjust your need analysis to reflect the exceptional circumstances with the appropriate documentation.

## How Much Aid Can You Expect to Receive?

The Cost of Attendance budget, also referred to as the cost of education, is established by each institution. It is an estimate of the total amount of money it will cost a student to attend college. It is determined using rules established by the U.S. Department of Education. The Cost of Attendance budget includes tuition and fees, books and supplies, loan fees, an allowance for food, housing and transportation, as well as miscellaneous or personal expenses.

Costs unrelated to the completion of a student's course of study are **not** included in the student's cost of attendance. Examples of expenses **not** considered are car payments, credit card bills, cell phone bills, etc.

The Cost of Attendance determines the maximum amount of aid a student can receive for a particular period of enrollment. Since federal aid is limited, many students do not qualify for enough federal aid to cover the cost of attendance; such students can take out private (also called alternative) loans if they need additional funding.

Cost of Attendance figures vary. They depend on the student's program of study and the length of the period of enrollment. For example, students attending summer, fall and spring terms will have a larger cost of attendance budget than students attending only the fall and spring terms.

The listing below shows a range of cost of attendance budgets for full-time Argosy University students attending all three semesters in the award year.

Doctoral programs	\$40,000—\$50,000
Internship/CRP	\$28,000—\$32,000
Master's programs	\$35,000—\$45,000
Undergraduate programs	\$30,000—\$40,000

**Note:** Clinical psychology students registered for internship or CRP will be assigned a specific budget.

## Resources

Students may receive additional resources to assist them with their educational expenses. These resources include, but are not limited to, tuition reimbursement from an employer, veteran's benefits, scholarships, teaching assistantships, fellowships, vocational rehabilitation, or Federal Work-Study awards. It is important to note that students cannot receive aid (including resources) in excess of their cost of attendance budget.

Cost of attendance budget	\$35,000
Less Stafford Loans	-\$18,500
Less private scholarship	-\$ 5,000
<b>Eligibility for additional aid</b>	<b>\$11,500</b>

## Can Students Borrow as Much as They Want from Student Loans?

The answer is “No.” The amount of loan money students can borrow is limited. In order to determine how much loan money you can borrow, the first step is to determine your dependency status. To determine dependency status see the FAFSA. Graduate students are always considered to be Independent.

The second step is to determine your grade level. The Federal Stafford loan program is limited to the amounts listed in the chart to the right.

	Dependent	Independent
Freshmen	\$ 5,500	\$ 9,500
Sophomores	\$ 6,500	\$ 10,500
Juniors & Seniors	\$ 7,500	\$12,500
Graduate Students		\$20,500
PsyD Students enrolled full time*	an additional \$12,500	

\*at APA accredited campuses

## What Types of Financial Aid are Available?

**Grants and Scholarships** These are awards which do not have to be repaid. Funds are provided by a variety of government, civic organizations, professional groups, etc., and by schools. Scholarships are based on academic excellence, personal skills, family affiliations, athletic ability, etc.

**Federal Pell Grant** This is the basic federal grant program for undergraduate students. Eligibility for the Pell Grant is based on financial need. Need is determined by the data submitted on your Free Application for Federal Student Aid (FAFSA). For the 2010–2011 academic year, awards ranged up to \$5,500.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** Funds from this federal program are extremely limited, so it is important to apply as early as possible. Awards are for undergraduate students and may range up to \$4,000 depending on availability of funds. Awards are based on need and, as with Federal Pell Grants, they are determined from the need analysis of your FAFSA form. Average awards to eligible full time students are \$500 per semester.

**Federal Academic Competitive Grant (ACG)** Description: The Academic Competitive Grant is available to students who are receiving a Pell Grant, are full time in their first or second year of college in a degree program, who graduated from High School in 2005 or later, and who took a program of study in High School that was considered to be rigorous. Each eligible student may receive 2 years of ACG. The award is up to \$750 the first year and up to \$1,300 the second year. To receive a second year grant, the student must have a 3.0 GPA at the end of the first year.

**Federal Work-Study** Eligibility for this program is based on need, and funds are limited. Jobs are offered to undergraduate and graduate students. They pay at least the federal or state minimum hourly wage, and sometimes more for skilled or difficult work. The total hours worked is based on how much money you are awarded in this program. Most students work 10 to 20 hours each week. Earnings from the Federal Work-Study Program are not counted as income when a student applies for aid the following year. Jobs can be on campus or off campus in community service.

**Federal Perkins Loan** Eligibility is based on need. The interest rate is fixed at 5% and it is “subsidized.” No interest accumulates until nine months after you cease to be enrolled at least half time. Payments on the principal (the amount you borrow) may be deferred for a nine-month grace period when you drop below half time status. These loans are administered by the school, and funds are extremely limited.

**Federal Subsidized Stafford Loan** The interest rate on subsidized Stafford Loans is a fixed rate of 5.6%. The interest is subsidized while you are enrolled at least half time and for an additional six-month grace period. Payments on the principal may be deferred until you drop below half-time status and for the additional six-month grace period. These loans are administered by lenders, but your school must certify your eligibility for the amount you borrow. You will need to complete a Master Promissory Note (MPN).

**Federal Unsubsidized Stafford Loan** Eligibility is not based on need, so the loan is available regardless of your own income or your family's income. The amount you borrow must be certified by your school. The interest rate on unsubsidized Stafford Loans is a fixed rate of 6.8%. Interest is not subsidized while you are in school.

You don't have to make payments while you are in school, but you are responsible for the interest that accrues on your loan during that time. You may pay the interest if you can afford it. Unpaid accrued interest will be capitalized (added to your loan amount) at repayment. You will then pay interest on a higher loan amount.

These loans are administered by The US Department of Education through the Direct Loan program. You will need to complete a Master Promissory Note (MPN).

**Federal Parent PLUS Loan** Eligibility is not need based, but the amount borrowed must be certified by your school. This loan is for parents of dependent students. The parents must have a good credit history. The interest rate on the Federal Family Education Loan Plan (FFELP) Parent PLUS Loan is a fixed rate of 7.9%. The interest on this loan is not subsidized.

Monthly payments on the principal and interest must begin within 60 days of full disbursement. There is no deferment of principal or interest unless the parent also happens to be a student attending school at least half time. These loans are administered by the US Department of Education through the Direct Loan program.

**Federal Grad PLUS Loan** Eligibility is not need based, but the amount borrowed must be certified by your school. This loan is for graduate students. The student must have a good credit history. The interest rate on the FFELP Grad PLUS Loan is a fixed rate of 7.9%. The interest on this loan is not subsidized.

**Borrowing limits:** Parents or graduate students may borrow up to the full cost of attendance minus any financial aid the student receives.

**Additional Federal Unsubsidized Loan for Health Professions** Full-time students pursuing a Doctoral Degree in Clinical Psychology at one of the campuses listed may qualify for the additional unsubsidized Stafford loan up to \$12,500 per academic year. The interest rate and repayment terms are the same as the Federal Unsubsidized Stafford Loan.

Eligible campuses include Atlanta, Chicago, Hawai'i, Orange County, Phoenix, San Francisco, Schaumburg, Tampa, Twin Cities, and Washington, DC.

**State Aid Programs** Many states offer student financial assistance to undergraduate residents with financial need, and some also give awards based on merit or achievement. Argosy University currently participates in grant programs in these states:

Arizona, California, Florida, Georgia, Illinois, Minnesota  
Check with your school's student finance office for additional information.

**California undergraduates please note:** The deadline to apply for a California Grant is March 1, 2010.

**Argosy University Scholarships and Grants** There are a limited number of institutional scholarships and grants available for students who meet certain criteria. Please see the campus student finance or admissions office for more information.

# Minimizing Your Educational Expenses

Establishing and abiding by a budget is essential for almost everyone, but particularly for students. Students should focus on ways to minimize expenses while they are in school. Finding a roommate to share housing expenses can result in significant savings. Car payments can add stress to an already tight budget so use public transportation when possible. Credit cards should be used only in emergency situations.

Above all, borrow only what you need and not necessarily the maximum loan amounts for which you are eligible. Student loans can add up quickly resulting in high payments over an extended period of time.

(See the repayment chart to give you an idea of your monthly loan payment after graduation.) Being frugal while in school can go a long way toward ensuring your future financial stability.

## Monthly Repayment Chart

Total Amount Borrowed	# of Monthly Payments	Monthly Payment	Total Interest Paid
\$ 5,000	120	\$58	\$1,905
\$ 10,000	120	\$115	\$3,810
\$ 15,000	120	\$173	\$5,715
\$ 20,000	120	\$230	\$7,619
\$ 25,000	120	\$288	\$9,524
\$ 30,000	120	\$345	\$11,429
\$ 35,000	120	\$403	\$13,334
\$ 40,000	120	\$460	\$15,239
\$ 45,000	120	\$518	\$17,144
\$ 50,000	120	\$575	\$19,048
\$ 60,000	120	\$690	\$22,858
\$ 70,000	120	\$806	\$26,668
\$ 80,000	120	\$921	\$32,877
\$ 90,000	120	\$1,036	\$36,987
\$100,000	120	\$1,151	\$38,097
\$110,000	120	\$1,266	\$41,906
\$120,000	120	\$1,381	\$45,716
\$130,000	120	\$1,496	\$49,525
\$140,000	120	\$1,611	\$53,335

Monthly payment amount is based on loan amounts indicated at 6.8% interest rate, no borrower benefits, and a 10-year repayment term with a standard repayment account. Amounts are rounded to the nearest dollar.

# Aggregate Maximum of Federal Loans

In addition to the loan limits by grade level, there is an overall maximum amount of Federal Stafford loans students can borrow. This is known as the aggregate maximum. Generally, the total loan debt students can have from all Stafford loans combined is:

- \$23,000 as a dependent undergraduate.
- \$57,500 as an independent undergraduate (only \$23,000 of this amount may be in subsidized loans).
- \$138,500 as a graduate student (only \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes any Stafford loans received for undergraduate study.
- \$224,000 as a graduate student who also qualifies for the additional unsubsidized loan for health professions. (only 65,500 of this amount may be in subsidized loans). This limit includes all other undergraduate and graduate Stafford loans.

## Private Loans

Contact the student finance office on your campus for a list of preferred private loans. Students may choose to apply for any alternative loan that meets their need.

Private or alternative loans are subject to credit checks. The amount of the private loan is subject to the institution's approval since all sources of aid must be taken into consideration.

The amount of the private loan cannot exceed the cost of attendance.

**Example:**

Cost of attendance budget	\$ 35,000
Less Stafford loan	-\$ 18,500
Remaining eligibility for private loan	\$ 16,500

## Tax Benefits for Educational Expenses

The American Opportunity tax credits can help students and parents with expenses for higher education. For example, the **Hope Scholarship Credit** allows up to \$2,500 to be subtracted from federal income taxes for tuition and required fees. This credit is available for the first two years of college for each student in the family.

The **Lifetime Learning Credit** allows up to \$2,000 every year for tuition and required fees for any undergraduate, graduate or professional study. This tax credit is available for each family (not each student).

Your school should send form 1098-T with information needed to claim the Hope Scholarship and Lifetime Learning tax credits. You will need IRS form 8863 to file with your income tax return.

The **Tuition and Fees Tax Deduction** allows taxpayers to claim a deduction for payments of "qualified tuition and related expenses." The maximum deduction is \$4,000 per year for taxpayers whose adjusted gross income is within specified limits. The taxpayer cannot claim both this deduction and a

Hope Scholarship or Lifetime Learning Credit for educational expenses for the same student in the same year.

**The Student Loan Interest Deduction** allows up to \$2,500 to be deducted from the income on which taxes are paid.

Your lender should send form 1098-E with information needed to claim the student loan interest deduction. IRS forms 1040 and 1040A include an option to claim this deduction.

Note that neither your college nor your lender may provide all the information needed for you to claim these tax benefits. You will need to keep careful records of your educational expenses and how you paid for them. Your financial aid, student loan and academic documents also may be important to help you claim the tax benefits.

**Caution:** Income restrictions apply to these tax benefits, and other limitations may also apply. Please consult with your tax advisor or refer to IRS Publication 970, Tax Benefits for Education, for additional details.

## Important Terms

**Dependent and Independent Students** See the FAFSA for current dependent/independent student definitions. Graduate students are always considered to be independent.

**Cost of Attendance** Also referred to as Cost of Education. This is an estimate of the total amount of money it will cost a student to go to school. It usually is expressed as a total for an academic year. It includes tuition and fees, books and supplies, loan fees, an allowance for housing and transportation as well as personal or miscellaneous expenses.

**Need Analysis** A Free Application for Federal Student Aid (FAFSA) is completed by the student and the parents of a dependent student. It is used to determine how much the student is expected to contribute toward the Cost of Attendance. (The criteria for need analysis are set by the federal government—ultimately by Congress.) The FAFSA is analyzed and the results are sent to you and up to six schools you choose. This form must be completed in order to receive most types of financial aid.

**Student Aid Report (SAR)** The SAR provides the results of your need analysis. It includes your Expected Family Contribution and notifies you of your eligibility for a Federal Pell Grant. Even if you are not eligible for a Federal Pell Grant, you may qualify for other forms of financial assistance.

**Expected Family Contribution** The amount of money the student (and parents, if applicable) are expected to contribute toward the Cost of Attendance during a school year. The federal government believes that the student and family are primarily responsible for financing the student's education.

It may be possible to borrow a Federal Stafford Unsubsidized Loan, Federal Parent PLUS Loan or an alternative loan to assist in meeting this contribution.

**Financial Aid Package** An offer to the student from the school's financial aid office. It contains various types of aid to pay the Cost of Attendance.

## Important Terms for Federal Stafford and Plus Loans

**Master Promissory Note (MPN)** The MPN contains your promise to repay the loans you borrow with this Note. With the MPN you may borrow additional loans during the current year or in subsequent years—for up to 10 years. This means you don't have to fill out new loan applications each year to obtain Stafford Loans.

You will need to fill out a new MPN if you are transferring into Argosy University, choosing a new lender, or a first-time borrower.

Students always are encouraged to keep their loans with one lender, if possible, so that paperwork and debt tracking are at a minimum. The MPN makes a "one lender" policy easier to accomplish.

Students may be able to sign their promissory notes using their "electronic signature." Refer to your lender's website for more information.

**Notice of Loan Guarantee and Disclosure Statement** This is the official notification from the guarantor and lender that your loan is approved. It also contains essential information about the terms and conditions of the loan, including the interest rate, the net amount of the disbursements with the estimated dates they will be sent to your school, and any origination and default (previously called guarantee) fees that are deducted from the gross amount of the loan.

**Disbursement** This is the transfer of funds from the lender to you, the borrower. Disbursements are sent in two or more transactions, and they are typically sent via Electronic Funds Transfer (EFT) directly to your school. When you accept the student loan funds, you accept the responsibility of repaying the loan.

**Origination Fee** This fee is deducted from the loan proceeds and goes to the U.S. Department of Education to help support the student loan program.

**Default Fee** This fee may also be deducted from the loan funds and goes to the state or independent agency (the guarantor) that insures your loan. If you default—fail to repay the loan—the guarantor pays off the loan and eventually collects the money from you.

**Loan Period** The range of dates which corresponds to your enrollment during the academic year.

**Principal** The amount borrowed plus the amount of interest capitalized.

**Interest** The cost of borrowing money. The interest rate is charged as a percentage of the principal.

**Accrued Interest** Interest that has accumulated on the unpaid principal balance of a loan.

**Capitalizing Interest** Accrued interest is added to the principal. When this is done, the borrower is paying interest on interest. Some lenders capitalize interest less often than others, which results in savings to the borrower.

**Repayment** Your monthly loan payments are set up on a schedule. There are several repayment plans available for federally backed student loans. Note that your credit rating may be adversely affected if your repayment schedule is not maintained. Keep in touch and notify your lender or servicer immediately in cases where your income or ability to pay is in jeopardy, for example, with an illness or loss of employment. Most lenders will make adjustments to the schedule when possible.

**Payment Amount** This is a combination of principal and interest due each month.

**Multiple Loans** It may be necessary to borrow more than one loan to meet your Cost of Attendance. You may be able to borrow from more than one loan program (e.g., Federal Perkins, Federal Stafford) at the same time. Each program carries a minimum monthly payment, but you can investigate combined payments or Federal Consolidation Loans.

**Selling and/or Servicing Your Loan** Lenders have three options for handling your loan.

1. The lender keeps the loan and works directly with you until the loan is paid in full.
2. The lender keeps the loan but hires a company (servicer) to work directly with you.
3. If the loan is sold to another lender or secondary market, they may hire a servicer to work with you. If your loan is sold or transferred to another company, you will be notified. Be sure to inform your lender if you change addresses or phone numbers.

**Default** This is the failure to repay a student loan according to your promissory note. If you default on a student loan—before or after leaving school—the guarantor or federal government can take legal action to recover the money. Default will affect your credit rating, and you will not be able to receive additional federal financial aid for your education until you have taken certain steps toward repaying your loan.

**Note:** You are obligated to repay your loan even if:

- you do not complete your educational program;
- you are not satisfied with the education or other services you received from a school;
- you cannot find employment (although you may apply to defer payment for a specified time).

**Remember:** The amount of money you borrow to pay for educational expenses can affect your borrowing power after completing school. Because you might need to borrow some money later on, borrow now only the minimum amount you need to cover your educational expenses.

# Access Your Financial Aid Information Anytime!

- Do you want to know what funds you can expect to receive?
- Do you need to know what documents you're missing to complete your file?
- Are you curious to know if your aid has been posted to your account?
- Do you want to know your account balance?

You can get answers to all these questions on Banner Web! Go to <https://banner.argosy.edu> and click to enter secure area. You will have secure online access to financial aid forms in addition to all of your financial aid information any time of the day or night.

## Argosy University's Financing Options

All students, regardless of the financial option they choose, must select a payment plan and may be asked to sign a payment agreement.

**Payment in Full**—Tuition and fees paid in full at registration.

**Monthly Payment Plans**—Students make tuition payments in equal installments due on the 15th of each month. The first payment is due the month prior to the start of the term.

**Financial Aid**—Students who apply for financial aid will access an award letter on the student portal describing the types and amounts of funds they can expect each term. Financial aid funds are usually sent directly to Argosy University. Students who receive aid in excess of their charges will be refunded the overage in the early part of the term. This overage, called a stipend, may be used to meet indirect educational expenses.

If financial aid is not sufficient to cover tuition and fees, the student may either pay the difference in full or sign up for a payment plan at the campus.

### Financial Aid Websites

FAFSA ON THE WEB  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

U.S. DEPARTMENT OF  
EDUCATION  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

STUDENT AID ALLIANCE  
[www.StudentAidAlliance.org](http://www.StudentAidAlliance.org)

FINANCIAL AID  
INFO/CALCULATOR  
[www.collegeanswer.com](http://www.collegeanswer.com)  
[www.finaid.org](http://www.finaid.org)  
[www.edwise.org](http://www.edwise.org)

FREE SCHOLARSHIP SEARCHES  
[www.finaid.org/scholarships](http://www.finaid.org/scholarships)  
[www.fastweb.com](http://www.fastweb.com)  
[www.collegeboard.org](http://www.collegeboard.org)  
[www.collegeplan.org](http://www.collegeplan.org)

LOAN CALCULATOR  
[www.finaid.org/calculators](http://www.finaid.org/calculators)

# More Information

The following information is available at your request.

1. Institutional information regarding costs, refund policies, programs of study, transfer of credits, accrediting, approvals and licensing, special facilities and services for students with disabilities, and other information is available through the Admissions Office, in the school catalog and in the enrollment agreement.
2. Family Educational Rights and Privacy Act (FERPA) — this act explains your rights and procedures regarding inspection and review of your education records, correction of inaccurate or misleading information, consent to disclose information, institutional criteria for who is a school official, what constitutes a legitimate educational interest, and filing complaints with the Department of Education. Information is available through the Admissions Office, in the school catalog and in the Student Handbook; it is also available to your parent on request, if they meet the definition of a parent under FERPA.
3. Financial Assistance Information — a description of all the financial assistance programs available to students is available in the Admissions Office and in the Student Financial Services Offices. The information available includes eligibility requirements, application procedures, forms and deadlines, criteria for receiving and continuing to receive financial assistance, student rights and responsibilities, criteria for satisfactory academic progress, terms of loans, terms of employment, frequency of and method by which aid is disbursed, entrance and exit counseling, terms of any loan repayment deferments for service.
4. Institutional security policies and crime statistics (called “Crime Report”) are available through the Admissions Office. This includes a breakdown of crimes occurring on campus reported to local police agencies or to campus security. It also includes school policies and programs for reporting crimes, law enforcement and security on campus, drug and alcohol offenses, prevention of sex crimes, and other information related to campus crime and security.
5. Information on completion rates for first-time undergraduate students is available through the Admissions Office. These rates are calculated according to guidelines in the “Student Right to Know” Act.
6. Drug and alcohol abuse prevention information is available in the Student Handbook and through the Student Services Office.
7. A student who is convicted for any offense, during a period of enrollment for which the student was receiving Federal Title IV, HEA program funds, under any Federal or State law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Federal Title IV, HEA grant, loan, or work-study assistance.
8. Borrowers of any Federal Student Loans will have their loan information reported to the National Student Loan Data System. The loan information will be accessible by guaranty agencies, lenders, and post-secondary institutions determined to be authorized users of the data system.



# ARGOSY UNIVERSITY®

## ATLANTA

980 Hammond Drive  
Suite 100  
Atlanta, GA 30328  
770.671.1200  
888.671.4777

## CHICAGO

225 North Michigan Avenue  
Suite 1300  
Chicago, IL 60601  
312.777.7600  
800.626.4123

## DALLAS

5001 Lyndon B. Johnson Freeway  
Heritage Square  
Farmers Branch, TX 75244  
214.890.9900  
866.954.9900

## DENVER

7600 E. Eastman Avenue  
Denver, CO 80231  
303.923.4110  
866.431.5981

## HAWAII

400 ASB Tower  
1001 Bishop Street  
Honolulu, HI 96813  
808.536.5555  
888.323.2777

## INLAND EMPIRE

636 East Brier Drive  
Suite 120  
San Bernardino, CA 92408  
909.915.3800  
866.217.9075

## LOS ANGELES

5230 Pacific Concourse  
Suite 200  
Los Angeles, CA 90045  
310.866.4000  
866.505.0332

## NASHVILLE

100 Centerview Drive  
Suite 225  
Nashville, TN 37214  
615.525.2800  
866.833.6598

## ORANGE COUNTY

601 South Lewis Street  
Orange, CA 92868  
714.620.3700  
800.716.9598

## PHOENIX

2233 West Dunlap Avenue  
Phoenix, AZ 85021  
602.216.2600  
866.216.2777

## SALT LAKE CITY

121 Election Road  
Suite 300  
Draper, UT 84020  
801.601.5000  
888.639.4756

## SAN DIEGO

1615 Murray Canyon Road  
Suite 100  
San Diego, CA 92108  
619.321.3000  
866.505.0333

## SAN FRANCISCO BAY AREA

1005 Atlantic Avenue  
Alameda, CA 94501  
510.217.4700  
866.215.2777

## SARASOTA

5250 17th Street  
Sarasota, FL 34235  
941.379.0404  
800.331.5995

## SCHAUMBURG

999 North Plaza Drive  
Suite 111  
Schaumburg, IL 60173-5403  
847.969.4900  
866.290.2777

## SEATTLE

2601-A Elliott Avenue  
Seattle, WA 98121  
206.283.4500  
866.283.2777

## TAMPA

1403 North Howard Avenue  
Tampa, FL 33607  
813.393.5290  
800.850.6488

## TWIN CITIES

1515 Central Parkway  
Eagan, MN 55121  
651.846.2882  
888.844.2004

## WASHINGTON DC

1550 Wilson Boulevard  
Suite 600  
Arlington, VA 22209  
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