**FAQs**

**FINANCIAL AID & THE DOCTORAL STUDENT**

**Doctoral Programs Include:** Doctor of Nursing Practice (33NDNPPDNP), EdD Educational Leadership Higher Education and K-12 (50EDCMPEDD and 50EDLDPEDD).

**Q: I was told that I am in a “Special Program”, what does that mean?**

**A:** Certain academic programs, such as the Doctoral programs, require year round attendance and/or may have additional expenses that are above and beyond those of the standard student. These programs require special handling. In addition to the standard academic year terms fall and spring, students who are in Special Programs are **required to attend summer during at least one year** of their program. As mentioned above, some of these programs may have additional fees above and beyond the standard fees, books, parking, etc. The Office of Financial aid is required to reserve 1/3 of your annual Federal Direct Loan eligibility for that mandatory summer term and, if applicable, update your cost of attendance with any additional allowable educational expenses if you are in a Special Program.

**Q: How does the financial aid process work if I am in a Special Program?**

**A:** The financial aid process begins every year with completing the Free Application for Federal Student Aid (FAFSA) OR California Dream Act Application and submitting any requested information to the Office of Financial Aid. After submitted paperwork has been reviewed by a staff member, you will be awarded for the academic year (fall and spring). The time frame from document submission to award receipt is 4-6 weeks. Doctoral students who will be attending summer will only be awarded 2/3 of their annual Federal Direct Unsubsidized Loan in order to reserve the remaining 1/3 for the summer term. The remaining 1/3 of the loan will be offered to you by the end of January of each year for the upcoming summer. **Exceptions/Please note:** California Dream Act applicants are not eligible for federal funding. One semester Doctoral students will be awarded alongside the standard one semester students without reserving any for summer.

**Q: When I complete my financial aid application, what types of aid am I applying for?**

**A:** As a Doctoral student, you are applying for the following two aid types when you complete your FAFSA. (Please note: California Dream Act applicants are not eligible for federal funding):

- **Tuition Grant:** Doctoral programs have fee grants that work toward covering a percentage of eligible students’ fees. A percentage of the fees you pay are set aside to be awarded to students in your program that demonstrate some financial need. Because of this, fee revenue has to be determined at fall census before the awarding process can begin. After fall census, the amount of grant money available to award is determined and evaluations of who will receive an award will begin. Typically preliminary award information is shared with the departments, departments provide feedback, and awards are finalized and posted on students' accounts for fall, spring, and summer (if applicable) within 3 weeks after fall census.

- **Federal Direct Unsubsidized Loan:** As a Doctoral student, the only other aid type that you can be considered for by completing the FAFSA is the Federal Direct Unsubsidized Loan. The borrowing limit for graduate students for one academic year is $20,500.

**Q: What if I need more money to pay for my program costs?**

**A:** If your accepted financial aid award is not sufficient and you are unable to pay out-of-pocket, you may consider borrowing outside **alternative loans**. You can apply for an alternative private loan through the lending institution/bank of your choice. As a graduate student, you may consider applying for a Federal **Graduate PLUS loan**. To apply for a PLUS or Grad PLUS loan, please refer to our website: http://fullerton.edu/financialaid/dloan/loanmore_direct.htm.

**Q: When & how will my financial aid pay out?**

**A:** Based on federal regulations, accepted financial aid funds for those students enrolled in a minimum of 6 units per term cannot be released any earlier than 10 days prior to the standard term start date. Each term, all of your accepted financial aid will first be applied toward your tuition and fees. If your financial aid award exceeds the amount of your tuition and fees, the remaining funds would be sent to you via direct deposit or paper check.

**Q: Who can I contact if I have further questions about financial aid?**

**A:** Please email or phone Jill Brower (ext. 1653) or jbrower@fullerton.edu if you have further questions.