

A Guide to Financing Your Drake Education

Financial Aid Awards

Costs and Payments

Credits and Refunds

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You, your education
and your future are what
Drake University's Office
of Student Financial
Planning is all about!
This handbook is designed
to help you understand
the types of financial
assistance available to
you during your years at
Drake University.

If you have specific questions
about your financial aid,
write to the Office of
Student Financial Planning,
Carnegie Hall, Drake University,
2507 University Avenue,
Des Moines, Iowa 50311-4505,
or call toll-free 1-800-44-
DRAKE, x2905; locally and
from outside the United States,
call 1-515-271-2905.
Visit the office's Web site,
too, at www.drake.edu/finaid/.

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FINANCIAL AID AWARDS

By combining financial aid with your family's resources, a Drake education can be an affordable and vastly rewarding experience.

What Types of Financial Aid Might I Receive?

Drake University is dedicated to providing financial assistance to students in a way that, based upon available University resources, ensures equal access to Drake for all individuals seeking admission.

A typical freshman financial aid package for a student with a need of \$13,000 might look like this:

*Scholarship or grant	\$7,910
Work program	\$1,600
**Loan Program	<u>\$3,490</u>
Total	\$13,000

**May include Drake Grant, Federal Pell Grant, Iowa Tuition Grant, other state monies, or other outside and/or departmental scholarships*

***May include Federal Perkins Loan, Health Professions Loan, and/or Federal Stafford Loan (subsidized or unsubsidized)*

The staff of Drake's Office of Student Financial Planning believe it is of primary importance that you know the various types of aid Drake offers. "Financial aid" means assistance provided to students from a variety of federal, state, private and University sources. With the exception of the Federal Pell Grant, the Iowa

Tuition Grant and the State of Iowa Scholarship, your financial aid is applicable only at Drake University; you cannot take it with you if you decide to transfer to another university.

If your financial need or full cost of attendance is met, you may not be eligible for additional aid, including work, without reducing other previously awarded aid.

Financial Aid Package Notification

Drake University's financial aid notice of awards is your official notification of the award of financial aid monies through Drake's Office of Student Financial Planning.

The notice of awards, while not a commitment of funds, is an initial indication of funds from the Iowa Tuition Grant, State of Iowa Scholarship, Federal Pell Grant, Drake scholarships awarded through other departments of the University, or any aid awarded by any individuals or agencies other than Drake's Office of Student Financial Planning. Departmental scholarships listed in the financial aid award section of your letter will include scholarships for which you have received official notification from a department within the University.

Your notice of awards is extremely important. Your aid will not be applied to your account until you have accepted or declined each type of aid and signed the letter as instructed. The completed copy must be returned to the Office of Student Financial Planning no later than 20 days after the date of the notice of awards. If the return copy is not received by this date, Drake does not guarantee the receipt of any funds offered in the award letter.

Drake University supports the National Candidate Reply Date, which allows admitted prospective students until May 1, without penalty, to make a decision among offers of admission and financial aid. By accepting financial aid, you are agreeing to comply with the requirements and responsibilities under which it was awarded. Accepting financial aid reserves funding in your name, but it is NOT an obligation to attend Drake University. Extensions to the 20-day deadline will be granted until May 1.

You may accept or decline any of the financial aid offers without affecting any other part of the awarded financial aid package; however, awards that are declined will not be replaced with other aid sources.

Your financial aid notice of awards is designed to give you a complete summary of your financial assistance. Scholarships and grants listed on your award letter may be contingent on the maintenance of a specific grade point or other academic or performance benchmarks. Please

be aware that your awards notice may be revised if you do not achieve specific scholarship or grant criteria.

If you have questions about the amount of aid to which you are entitled, please contact the Office of Student Financial Planning for a review of your awards. You should retain your awards notice for your records and to use as a reference whenever you have questions about your financial aid package.

What If I Receive Other Aid Not Included in My Award Letter?

If you receive outside scholarships, grants, work or loans that were not included in your official award letter, or if you receive a larger amount than anticipated on your award letter, your previously awarded financial assistance will be reviewed by the Office of Student Financial Planning. On-campus employment also may affect your financial aid. If necessary, adjustments will be made to assure your financial aid awards are within federal and state regulations.

You should notify the Office of Student Financial Planning immediately upon receipt of outside sources of financial aid, or you may report these sources and awards on the front of your award letter. If you do not receive the financial aid expected from an outside source, or if you receive a different amount, contact the Office of Student Financial Planning for a review of your previously awarded financial aid package.

How Many Semesters May I Receive Financial Aid?

Eligibility for Drake-funded grants and scholarships for full-time undergraduate students entering the University directly from high school is based on a maximum of eight consecutive semesters (ten semesters for students in the College of Pharmacy and Health Sciences who began enrollment prior to summer 2005). Students transferring to Drake are granted a number of semesters in accordance with their Drake classification during the first semester of attendance (a student classified as a sophomore would have six semesters of eligibility, a junior would have four semesters, and so on).

In certain cases, a student may receive financial aid for one additional semester. Individual student circumstances are reviewed by the Office of Student Financial Planning. Financial aid beyond eight semesters is generally limited to federal and state assistance with Drake-funded aid awarded on a limited basis.

If a student has dropped below 12 credit hours in a previous semester and was allowed to retain full financial aid, that semester must be included in calculating the number of semesters of eligibility.

Please see Satisfactory Academic Progress Standards on page 8 for additional information.

Combined Undergraduate and Graduate Programs

In general, students in combined undergraduate and graduate programs are considered undergraduate students for the first four years of the program. Programs like the Pharm.D. program have combined undergraduate and graduate components. For financial aid purposes, after four years the student is considered to have the equivalent of a bachelor's degree. Financial aid is then awarded on a graduate-student basis, and all Drake programs intended for undergraduate students are discontinued. Departmental awards may continue for both the fifth and sixth years.

Need-based Grants

Drake Grants

Your eligibility for a Drake Grant as a first-year student is based on calculated financial need and academic performance as determined by your high school grade point average and your ACT/SAT score.

Academic performance for transfer students is determined by the cumulative grade point average of all previous college work completed. Only undergraduate students registered for 12 or more credit hours per semester are considered for Drake Grants. **All Drake Grants are awarded on a funds-available basis, the priority deadline is March 1.**

Although you may be academically eligible for a Drake Grant, such monies may not be offered because you have received non-repayable

funds from other sources that would fill the grant portion of your financial aid package. Examples of such sources include the Iowa Tuition Grant, the Federal Pell Grant, outside scholarships and/or departmental scholarships.

Please remember that the values of Drake Grants are influenced by a student's direct costs (tuition, fees and residence hall room/board).

Students who choose to live off campus should be aware that such a decision may reduce Drake Grant eligibility.

Federal Pell Grant

The Federal Pell Grant program is designed to provide financial assistance to eligible undergraduates. Application is made by filing a Free Application for Federal Student Aid (FAFSA).

The Federal Pell Grant program provides grants to full- and part-time students and may be used at any eligible college or university you attend as an undergraduate or until you receive your first baccalaureate degree. The award amount may vary according to the cost of the institution and the number of hours for which you are enrolled. You must be enrolled for 12 credit hours per term to receive a full award. In the 2004-2005 academic year, Federal Pell Grants will range up to \$4,050. These grants are generally available to families with modest incomes.

Iowa Tuition Grant (ITG)

This grant is available to qualified, undergraduate Iowa residents who are enrolled at least one-quarter time (three credit hours) at a private institution in Iowa. A student may receive ITG for no more than eight full-time semesters. The ITG is based on financial need, and the federal processors must receive the FAFSA by July 1, for a student to be considered for this award. Application can be made by listing Drake University on the FAFSA. The maximum full-time ITG award is \$3,900. You must be enrolled for 12 credit hours per term to receive the full award. An ITG will not be finalized until it is confirmed that you meet Iowa residency requirements. This may require a residency form to be completed.

The State of Iowa Scholarship

The State of Iowa Scholarship program is available to qualifying Iowa residents who are designated as Iowa Scholarship recipients by the Iowa College Student Aid Commission. Additional details may be obtained by contacting that office at 1-800-383-4222 or by contacting your high school counselor. Awards range up to \$400 for first-year students. It is a non-renewable scholarship.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal SEOG program provides financial assistance to undergraduates with exceptional financial need to enable them to attend college. The grants are made by

the federal government to Drake University, which selects needy students who have applied for financial aid. The maximum eligibility for these grants is \$4,000 per student per year. Typical annual Federal SEOG awards at Drake are \$1,100 per student.

Need-based Loans

Federal Perkins Loan

The Federal Perkins Loan is available to eligible undergraduates and graduate students. Application is made to Drake University by filing a FAFSA. The amount of your Federal Perkins Loan will depend upon your financial need and available funds. You may not borrow more than a total of \$4,000 per year for a maximum of \$20,000 as an undergraduate, or \$6,000 per year with a maximum of \$40,000 as a graduate student.

Repayment and interest (5 percent) begin nine months after you cease at least half-time study. Deferments are available if you enter the military; volunteer service in a private nonprofit, Vista, or Peace Corps-type organization; serve as an officer in the U.S. Public Health Service Commissioned Corps; serve in an internship preceding a professional practice; or change schools and continue to be enrolled on at least a half-time basis. At Drake University, pharmacy students are generally not awarded a Federal Perkins Loan but are considered for a Health Professions Loan.

When you enter repayment status on your Federal Perkins Loan,

certain cancellation provisions are available. The standard repayment period is 10 years. Institutions may extend the repayment period for the Federal Perkins Loan up to 10 additional years for low-income individuals. Further details regarding repayment obligations can be found on the Perkins Loan Master Promissory Note.

Health Profession Loan (HPL)

The Health Profession Loan program provides long-term loans to full-time pharmacy students at Drake University. Repayment begins one year after graduation or one year from the date you cease being a full-time student in the College of Pharmacy and Health Sciences. The interest charge of 5 percent begins at the time of repayment. In certain cases, payment of a loan may be deferred, forgiven or canceled. Application is made by filing a FAFSA. Drake awards are typically no greater than \$3,000. Drake pharmacy students are generally not awarded a Federal Perkins Loan. **NOTE: Current federal regulations require students applying for the HPL to include parental information on the FAFSA regardless of dependency status or age.**

Federal Stafford Loan

The Federal Stafford Loan program allows students to borrow low-interest loans from participating banks, savings and loans, and credit unions. If a Federal Stafford Loan is part of your financial aid package, a Loan Request Form will be included with your financial aid notice of awards.

The Federal Stafford Loan program is administered by federal and state governments. You may be eligible to borrow up to \$2,625 per year as a first-year student (less than 30 credits), \$3,500 as a sophomore (30 to 59 credits), and \$5,500 as a junior or senior (60 credits or more). Graduate and professional school students may borrow up to \$8,500 per year. Independent undergraduate and graduate students may have expanded borrowing capabilities based on cost of attendance and other financial aid received. For information regarding the lifetime aggregate borrowing limits for these loans, contact your lender or Drake's Office of Student Financial Planning.

The Federal Stafford Loan Program includes both subsidized (need-based) and unsubsidized (not based on financial need) loans. You may have either loan type or a combination on your award letter.

During the time you are enrolled on at least a half-time basis and six months thereafter, the federal government will pay the interest on your Subsidized Federal Stafford Loan(s). Principal and interest payments begin after the six-month grace period. Unsubsidized Federal Stafford Loan interest will accrue during the in-school periods. You have the option of paying the interest while you are a student or adding the interest to the principal of your loan.

To qualify for a Federal Stafford Loan, a student must file a FAFSA, be admitted to a degree program, be enrolled as at least a half-time student (six credit hours per term in a degree program),

receive an award letter listing the loan and submit a Master Promissory Note (MPN) and/or a Loan Request Form to the Office of Student Financial Planning. If you are a first-time borrower you will receive a postcard from the loan servicer with the appropriate web site where you can complete your Federal MPN. Requested forms should be submitted at least ten weeks before the funds are needed. Stafford loans could have a maximum origination and guarantee fee of 4 percent.

If you are borrowing a Federal Stafford Loan for the first time at Drake University, you must attend an entrance interview prior to the release of funds. You may complete your entrance interview counseling on the web at www.mapping-your-future.org. An exit interview is required before you leave the University. When you graduate or cease half-time enrollment, contact the Office of Student Financial Planning to obtain the exit interview materials. Contact your lender as well to coordinate your deferment or repayment options.

If you are a first-time, first-year undergraduate borrower, your Federal Stafford Loan funds will not be disbursed until 30 days after the beginning of your first term of enrollment.

Federal regulation requires multiple disbursements of all Stafford Loans (subsidized and unsubsidized). If you borrow a Federal Stafford for fall and spring, you will receive two equal disbursements (one in the fall and the other in the spring). If you borrow a Federal Stafford for spring only, you will

receive one disbursement at the beginning of the term and the other at the midpoint of the term.

Other Loans

If eligibility for these loans was indicated on your award notice and you wish to borrow the loan(s), please complete the applications included with your award letter.

Federal Parent Loan for Undergraduate Students (PLUS)

The PLUS loan is available to parents of dependent undergraduate students. Parents may borrow the difference between the student's cost of education less financial assistance. The interest rate is variable, with origination and guarantee fees of up to 4 percent subtracted from the loan proceeds. The loans are made by participating banks, savings and loans, and credit unions.

Federal regulation requires multiple disbursements of Federal PLUS loans. If you borrow a Federal PLUS for fall and spring, you will receive two equal disbursements (one in the fall and the other in the spring). If you borrow a Federal PLUS for spring only, you will receive one disbursement at the beginning of the term and the other at the mid-point of the term. Repayment may begin within 30 to 60 days of disbursement, or certain deferments may be available. Contact your lender for deferment options and borrowing limitations. In order to apply for the Federal PLUS Loan, you must complete the PLUS Master Promissory Note (MPN), and return it with the

Loan Request Form to the Office of Student Financial Planning.

Drake Partnership Loans

These loans can be borrowed by a student or parent to cover the cost of attendance not met by other types of aid. The maximum amount is the cost of attendance minus other aid. The loan features a competitive, variable interest rate with a maximum origination fee of 9 percent which will be deducted from the loan proceeds. Interest accumulates while the student is enrolled.

Law Partnership Loans

The annual maximum law students may borrow is the cost of attendance less other financial aid received. The loan features a competitive, variable interest rate with a maximum origination fee of 9 percent which will be deducted from the loan proceeds. The interest rate is a variable rate while the student is in school and is either a fixed or variable rate during repayment. Principal payments begin 30 days after the student graduates, leaves school or drops below half-time enrollment. Interest accumulates while the student is enrolled.

Work Study Program

Drake's work program provides part-time employment on and off campus. Awards are based upon calculated financial need as determined by information provided on the FAFSA. Need-based employment is funded by the Federal Work Study program. Students

awarded Federal Work Study will be given priority by Drake's Student Employment Office in the filling of work-study positions.

Many students are offered employment as part of their financial aid packages. Employment awards generally range between \$500 and \$1,600 per year, with the average student working 10-12 hours per week. Wage rates start at \$5.30 per hour, based on the job, skills required and experience desired by the employer. The work study award is not a guarantee of employment.

First-year students are assigned work study positions on campus. When you are offered a work award, you will be asked to complete a job application. It is extremely important that you complete and return the application promptly, as Drake's Student Employment Office will not assign first-year students to a job unless the completed application has been received. Every effort is made to match a student's qualifications with the needs of on-campus employers.

The hiring process for continuing students is designed to parallel a "real world" experience. Job openings are listed on the Drake Professional and Career Development Services Web site at www.drake.edu/career/ptonc.html. Students self-select a position and contact the campus employer to arrange an interview. You are responsible for establishing a work schedule with your supervisor so that you can earn the total amount of your work award.

Drake University is committed to using a portion of its federal work study funding to encourage student participation in community service activities. Drake, in partnership with area community service employers, offers a number of positions for students eligible for work study. Openings are listed under "Community Service" on the Professional and Career Development Service's Web site, www.drake.edu/career/comsvc.html. Students contact employers to apply for positions of interest.

If you have questions about work study positions or the community service program, please contact the Student Employment Office at 1-800-44-DRAKE, x3741; locally or from outside the United States, call 1-515-271-3741.

It is not possible for Drake to make up any award that you do not earn. If you choose to decline your work award, Drake will not make up this amount in scholarships or grants. In some cases, you may replace your work study award with Federal Stafford Loan eligibility. Contact the Office of Student Financial Planning to discuss this option.

All students working on campus are paid by check on the twelfth of each month for hours worked during the previous month. Checks may be picked up at the Office of Student Accounts or you may have the check directly deposited into a checking or savings account. The amount of the

work award cannot be directly applied to your tuition and room and board bill; therefore, it is not possible for you to use your work award money toward your first payment in the fall.

Students enrolled for less than six credit hours may lose their work award. Contact the Office of Student Financial Planning for further clarification.

Job Location and Development Program

Any student who is not otherwise eligible for need-based financial assistance may wish to consider obtaining off-campus employment through Drake's Job Location and Development program.

The program is designed to encourage the development and expansion of off-campus part-time or full-time employment opportunities for all students regardless of financial need. Part-time and summer positions are listed in the Professional and Career Development Service's Web site at www.drake.edu/career. Students select positions of interest and contact employers to apply.

For more information about this program, contact Drake's Professional and Career Development Services at 1-800-44-DRAKE, x3721; locally and from outside the United States, call 1-515-271-3721.

DEPARTMENTAL SCHOLARSHIPS AND GRANTS

For information and application, contact the Department of Military Science at 1-800-44-DRAKE, x3898; locally and from outside the United States, call 1-515-271-3898.

The scholarships listed here must be applied (unless otherwise specified) to the student's direct costs at the University. Direct costs are defined as tuition, fees and/or residence hall room and board charges.

Fine Arts Scholarships

Drake's School of Fine Arts offers a limited number of scholarships to students who display exceptional talent in the fields of art, music or theatre arts. You may be considered for a fine arts scholarship after you have completed the appropriate application obtainable from the dean of the College of Arts and Sciences. You should also complete a FAFSA as some scholarships are based upon talent, academic ability and calculated financial need.

Athletic Grants

Athletic grants for men are available in basketball, soccer, track and field, cross-country, golf and tennis. Contact the head coach to obtain information on athletic assistance for men.

Athletic grants for women are available in basketball, tennis, track and field, cross country, softball, soccer and volleyball. Contact the head coach to obtain information on athletic assistance for women.

ROTC Scholarships and Grants

The Department of Military Science offers ROTC scholarships to qualified students on a competitive basis in almost any discipline. The scholarship provides payment of up to \$17,000 for tuition and student fees, \$300 per semester for books, and a subsistence allowance of \$250 (Freshman), \$300 (Sophomore), \$350 (Junior) and \$400 (Senior) per month up to ten months per academic year. Additional room and board awards from Drake University are also available to qualifying ROTC scholarship winners.

In addition to the above program, Army ROTC has a Simultaneous Membership Program whereby a non-scholarship student can be a member of the National Guard or Army Reserve and also be part of the ROTC program. The combined benefits for this program are approximately \$226 per month for drill pay and \$250 (Freshman), \$300 (Sophomore), \$350 (Junior) and \$400 (Senior) per month from ROTC.

Upon graduation, the student may serve four years' active duty and four years in the National Guard or Army Reserves, or serve in the National Guard or Army Reserves for eight years. Qualified students may continue their education after their four-year degree in the fields of law or medicine.

DRAKE FINAID-L

The Office of Student Financial Planning's list server, DRAKE FINAID-L will advise students of scholarship opportunities, communicate application priority deadlines and provide information regarding the financial aid process.

To subscribe, e-mail MAILSERV@DRAKE.EDU with **SUBSCRIBE DRAKEFINAID-L** in the body of the message.

Computerized scholarship searches containing information on national and local scholarships are available in the Office of Student Financial Planning and Cowles Library. In addition, general scholarship searches are available on the Web at these sites:

www.finaid.org
www.collegeboard.org
www.freschinfo.com
www.fastaid.com
www.collegenet.com
www.fastweb.com
www.salliemae.com
www.srnexpress.com
www.hispanicfund.org
www.hsf.net
www.chci.org
www.gmsp.org
www.iefaf.org

Endowed University Scholarships and Outside Scholarships

Drake awards many endowed scholarships. Except where stated in Drake's catalog, these scholarships are based upon calculated financial need and academic performance, and consideration for the scholarships requires a FAFSA. Recipients are chosen by the Office of Student Financial Planning and/or the student's academic department.

You are encouraged to contact your academic department to ask if its staff can recommend any outside scholarships for which you may apply. Libraries are good places to check for information, too.

Many firms and agencies extend educational benefits to their employees. Contact the personnel office of your father's and/or mother's place of employment to find out if the employer(s) will help finance your education. Don't forget to contact businesses and organizations within your community for possible scholarship funds.

Please note that outside awards are used in meeting financial need. If your outside awards combined with need-based aid exceed need or cost of attendance, a revision of your financial aid package would be necessary.

SATISFACTORY ACADEMIC PROGRESS STANDARDS AND DURATION OF ELIGIBILITY FOR RECEIVING FINANCIAL AID AT DRAKE UNIVERSITY

The Higher Education Act of 1965, as amended, requires that each student maintain satisfactory progress toward a degree in order to receive financial aid. At Drake, these standards are established for students who are receiving or applying for financial aid from one or more of the various federal, state or institutional grant, scholarship, work and loan programs.

The Drake University Satisfactory Academic Progress Standards for Financial Aid apply to all students who want to establish or maintain financial aid eligibility. These standards apply to a student's entire degree program including terms for which financial aid was not applied or disbursed.

These standards require students to complete a specific number of credit hours each academic year and maintain the minimum GPA as defined by the standards. These are the minimum standards that must be completed. Specific aid programs and college/school or department standards may require MORE THAN these minimum standards.

The academic progress of financial aid recipients is monitored a minimum of once each academic year. Students should contact the Office of Student Financial Planning with questions regarding the intent and interpretation of these standards.

Duration of Eligibility

Students must earn two-thirds or 67 percent of their attempted credit hours. Students who do not have the appropriate credit hours will be granted one warning or probationary year in which to increase their credit hours earned. Failure to achieve this standard at any point following the probationary year will result in the loss of financial aid eligibility until the student has earned two-thirds of their attempted credit hours.

Eligibility will terminate when the credit hours required for a specific degree/program are earned or the student has attempted greater than 150 percent of the credit hours required for a specific degree/program. Please note only one warning will be given to a student for either duration of eligibility or grade point average deficiencies.

Grade Point Average (GPA) Requirements

Students must have a 2.00 cumulative GPA. Students who do not have a 2.00 (University) cumulative GPA will be granted one warning or probationary year in which to raise their GPA to the 2.00 level. Failure to achieve this standard at any point following the probationary year will result in the loss of financial aid eligibility until the cumulative GPA is 2.00. A college or department may require more than a 2.00 GPA to remain in satisfactory academic standing. Please note only one warning will be given to a student for either duration of eligibility or grade point average deficiencies.

Transfer Credits

Upon admission, transfer students are assumed to be maintaining satisfactory academic progress.

After admission to the University, courses successfully completed in subsequent terms at another institution that fulfill degree requirements at Drake may be used to achieve satisfactory academic progress compliance. Students must provide documentation to the Office of Student Financial Planning regarding such credit. Contact the assistant director of continuing student programs in the Office of Student Financial Planning to discuss acceptable reporting mechanisms.

Credit by Examination

Credits earned by examination may be used to satisfy cumulative credit requirements.

Non-credit Coursework

Incompletes, repeats in which a passing grade was previously earned, non-credit coursework, audits and withdrawals are not counted in the minimum credit requirement.

Evaluation Process

The Office of Student Financial Planning evaluates the progress of each student according to these standards on an annual basis in May.

Appeal Process and Questions

Extenuating circumstances that result in a student's failure to achieve the minimum credit hours and/or GPA requirements are evaluated by the Financial Aid Committee. For questions regarding this policy, or to submit written appeals, please contact the Assistant Director for Continuing Student Programs, Office of Student Financial Planning, Drake University, Carnegie Hall, 2507 University Avenue, Des Moines, Iowa 50311-4505; telephone, 1-515-271-2905 or toll-free, 1-800-44-DRAKE, x2905.

2005-2006 EDUCATIONAL COSTS

The following expense estimates are based on 2005-2006 budgets.

Books/Supplies

Full-time undergraduate students should plan to spend about \$450 per semester for books and supplies. Graduate students may expect to spend about \$450 a semester for books and supplies. Law students should plan to spend about \$550 a semester.

Personal/Transportation

Personal costs vary from \$1,500 to \$3,000 depending upon dependency status, degree program and place of residence while attending Drake University. Depending upon whether the student lives on or off campus, or with parent, transportation costs allowable for financial aid purposes vary from \$500 to \$900.

Off-campus Room/Board

Costs for off-campus room and board vary depending upon dependency status and type of living arrangement (i.e., with parent, in an apartment, etc.). Typical costs range from \$1,600 to \$6,170 for the nine-month academic year.

Part-time Students

Students who take at least 10 credit hours in a given semester are charged at the full-time tuition rate

Tuition (Full-time Students)

Program	Semester	Academic Year
Undergraduate	\$ 10,550	\$ 21,100
Law	\$ 11,950	\$ 23,900
Pharm.D.	\$ 11,790	\$ 23,580

* Tuition for the M.B.A and General graduate programs is charged on a per-credit-hour basis.

Room (Residence Hall Students Only)

Double Occupancy	\$ 1,500	\$ 3,000
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Board

12** Meals-a-week Plan	\$ 1,435	\$ 2,870
10**, 14** and 21 Meals-a-week Plans	\$ 1,585	\$ 3,170

** These plans include additional flex points.

Other

Technology fee	\$ 125	\$ 250
Activity Fee	\$ 56	\$ 112

listed on this page. To qualify for financial aid as a full-time student, enrollment must be 12 or more hours per semester. Part-time students (those taking less than 10 credit hours per semester) are charged on a per-credit basis. Day and evening credits are charged at

different rates. If you have questions regarding "per credit" costs, please contact the Office of Student Accounts at 1-800-44-DRAKE, x2151; locally and from outside the United States, call 1-515-271-2151.

COSTS AND PAYMENTS

How will I receive my financial aid?

All scholarships, grants and loans awarded by Drake's Office of Student Financial Planning and accepted by you will be credited directly to your account. However, Federal Pell Grants and Iowa awards are not awarded by Drake and cannot be credited to your account until Drake has received the funds from the federal or state agency. Federal Stafford Loans certified by July 11 will appear as an estimated credit on your bill, but actual credit will not be made until these loan funds arrive. Work study is not credited to your bill.

Remember, one-half of your academic year award is credited to your account at the beginning of each semester. Outside scholarships/loans are not credited until the check is received from the donor/lender. Unless a donor specifies outside scholarships/loans are to be applied to the fall account.

What happens if I am entitled to a refund to help cover some of my living costs?

If your student account is credited with more funds than you owe Drake, you will receive a check for the amount of your credit balance. Refunds are not available until the term begins. Drake sponsors short-term loan programs that can help

you meet expenses until you receive a refund. Information on these programs is available from the Office of Student Financial Planning.

Payment Options

The amount you owe Drake may be paid in full each semester or in monthly installments through the AMS TuitionPay Monthly Plan.

With the semester payment option, payments are due each semester — on August 15 and January 15 — for the total costs of the semester, including tuition, fees, room and board, after financial assistance has been applied.

The TuitionPay Monthly Plan offered by AMS allows students to split their tuition bills into smaller monthly installment payments. AMS will collect and monitor your tuition installments on behalf of Drake and then forward payments to the University. The fee for using a payment plan arrangement is \$70 per year. To arrange for a monthly payment plan, simply call AMS at 1-800-635-0120 or visit the website www.tuitionpay.com/drake.

First-year students, transfer students and students re-enrolling must for-

ward a non-refundable tuition deposit of \$150, for full-time undergraduate study, to the Admission Office by May 1. The deposit will be deducted from your semester bill when you register. Financial aid may not be used to pay the deposit.

Here's an example:

Costs

	Semester	Year
Tuition/fees for entering first-year student	\$ 10,550	\$ 21,100
Room and Board	\$ 3,085	\$ 6,170
Technology/Activity Fee	\$ 181	\$ 362
TOTAL	\$ 13,816	\$ 27,632

Financial Aid Award

	Semester	Year
Scholarship/Grant	\$ 4,500	\$ 9,000
Federal Perkins Loan	\$ 2,000	\$ 4,000
Federal Stafford Loan (net amount)	\$ 1,313	\$ 2,625
TOTAL	\$ 7,813	\$ 15,625

To determine the amount one would owe for one semester: Semester Costs - Financial Aid Award = Amount Due. In this example: \$13,816 - \$7,813 = 6,003. To determine your own balance due, use the Costs and Payments Worksheet on page 19.

Students interested in obtaining a deposit waiver should contact the Admission Office directly.

If you want an application for any of Drake's payment plans or have difficulty making payments, please contact the Office of Student Accounts at 1-800-44-DRAKE, x2151; locally and from outside the United States, call 1-515-271-2151. The manager of student accounts may use information from your Free Application for Federal Student Aid in discussing individual payment for past-due accounts.

Important Billing Notes

1. Employment earnings are paid each month DIRECTLY to the student for hours worked and DO NOT show as a credit on the tuition bill.
2. Outside scholarships (i.e., Rotary, Elks, etc.) are credited to student accounts only AFTER the money is received by Drake University.
3. For Stafford and PLUS loans, estimated fees may be calculated by multiplying the requested loan amount by 4 percent.
4. The first disbursement of Federal Stafford Student Loans certified by July 11, will appear on your bill as an estimated credit and will help in calculating your payments. Actual credit will not be made until the loan funds arrive.
5. Federal PLUS Loan proceeds certified by July 11 will appear on your bill as an estimated credit and will help in calculating your payments. Actual credit will not be made until the loan funds arrive.

WITHDRAWING: THE IMPACT ON FINANCIAL AID (NEW POLICY)

Tuition Adjustments Based on Enrollment Changes

(other than complete withdrawals)

A reduction of credit hour enrollment within the first two weeks of the semester may occur without tuition penalty. After the first two weeks of the enrollment period, a change from full-time to part-time status or a reduction in credit-hour enrollment, other than a complete withdrawal, will not change tuition charges. For example, a student enrolled full-time will receive no tuition adjustment if he or she drops below full-time enrollment after the first two weeks of the semester. Tuition adjustments for increased enrollment continue throughout the term.

Tuition Adjustments for Complete Withdrawals

Students withdrawing from Drake must formally notify their College Dean's office or the Office of the Registrar of intent to withdraw. A portion of the tuition charges may be credited to the student's account if the withdrawal occurs before 60 percent of the enrollment period (semester) has been completed. After 60 percent of the enrollment period, no adjustment to tuition is made.

The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the enrollment period. Calendar days are used; breaks of five or more days are excluded from both the numerator and denominator. Scheduled breaks are measured from the first day of the break to the next day that classes are held. If a break begins on Wednesday and no classes are held the following weekend (classes resume on Monday), the five day break would be excluded from the calculation.

The enrollment period for the Fall 2005 term is considered to be the semester and contains 112 days. Examples for Fall 2005 percentages:

Withdrawal on Day 1 = $1/112 = 0.89\%$

Withdrawal on Day 2 = $2/112 = 1.79\%$

Withdrawal on Day 68 = $68/112 = 60.71\%$

Refunds

Refunds based on total withdrawals will be calculated and processed once all adjustments, tuition, room and board and/or financial aid have been made.

Financial Aid Adjustments

Changes in Enrollment (other than complete withdrawals)

Financial aid may be adjusted during the first two weeks of enrollment based upon changes in enrollment and changes in tuition and fees. Eligibility for financial aid for increased enrollment is not “automatically” calculated with an enrollment change. Please contact the Office of Student Financial Planning to discuss changes in enrollment and your financial aid eligibility.

An increase in enrollment after the first two weeks of class will not result in an increase in Federal Pell Grant.

Complete Withdrawals

(see Tuition Adjustments for Complete Withdrawals for information regarding the withdrawal process and the calculation of enrollment percentages)

During the first 60 percent of the enrollment period, financial aid from federal, certain state and institutional programs is earned based on the number of days the student remains enrolled. Financial aid from private scholarship programs is returned to those programs per their individual regulations. Private loans and payments made by students and parents are not subject to the earned aid percentage. These funds are used to pay the remaining balance after adjustments to federal, state, institutional aid, and institutional charges have been completed. Any credit balance remaining is returned to the student/parent.

The total amount of unearned Title IV funds, other than Federal Work Study, must be returned. Unearned Title IV aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned under the federal formula. Title IV returns are credited in the following order: Federal Unsubsidized Stafford Loans, Federal Subsidized Stafford Loans, Federal Perkins Loan, Federal PLUS, Federal Pell Grant, Federal SEOG, other Title IV aid. Students may need to repay financial aid that they did not earn.

Unearned state and institutional program funds are to be returned to their specific program.

A student who remains enrolled beyond the 60 percent point earns all aid for the period. The 60 percent point must be met, without rounding off to the nearest percent, to earn 100 percent of aid for the period.

Institutional costs play no role in determining the amount of Title IV funds to which a withdrawn student is entitled. Students will be responsible for payments of costs not covered by the amount of aid earned. Student/parent payments toward original charges may not be refunded in the same proportion as the revised aid.

A student living in a University residence hall who withdraws from the University is entitled to a pro-rated credit for room and board beginning with the Monday of the week following approved withdrawal.

This policy is subject to federal regulations, specifically, the Higher Education Amendments of 1998, Public Law 105-244. Please contact the Office of Student Financial Planning to discuss individual circumstances.

Example of a Recalculation

This example is for illustration purposes only. Actual charges and refund amounts may vary. The following is an example of charges and credits for a student who totally withdrew from classes on the 49th day in the fall term (49/112 = 43.8 %). This student paid in full before withdrawing.

Original Charges		Revised Charges
\$10,550 Tuition		\$4,642
Original Financial Aid		Revised Financial Aid
\$2,750 Stafford Loan (received amount)		\$1,204
\$1,465 Drake Grant in Aid (received amount)		\$ 642
\$2,000 Iowa Tuition Grant		\$ 876
Total Original Aid		Total Revised Aid
\$6,215		\$2,722
Student Payment		Refund
\$3,885		\$1,965

YOUR RIGHTS AND RESPONSIBILITIES

Do I need to do anything special to receive and keep my financial aid package?

When you accept your financial aid award, you have indicated that you have read, understood and will comply with all the rights and responsibilities contained therein. These include:

1. Be sure to read the back side of your notice of awards, sign it and return a copy to Drake's Office of Student Financial Planning.
2. You must comply with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
3. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.
4. You must be in good standing and be making satisfactory academic progress as outlined in this handbook.
5. You must report any additional financial aid (scholarships, grants, loans or work) that you receive that are not listed on your current awards notice from Drake University. This includes on-campus employment.

6. You must meet other conditions listed on your awards notice and contained elsewhere in this handbook.

7. You will need to submit information requested by financial aid processors, Drake or any other institution or program to which you are applying for aid to clarify your eligibility for aid.

8. If you are selected for verification or financial aid review, you and your parent(s) may be required to submit additional documents. These may include federal tax returns and federal financial aid verification worksheets. Failure to submit requested information could result in the loss of available funds.

9. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Health Professions Loan, Federal Stafford Loan or Federal PLUS received at any institution.

You have several rights as a financial aid recipient:

1. Information given to Drake's Office of Student Financial Planning is treated confidentially.

2. You may appeal Drake's financial aid offer if you feel it is unfair or unreasonable.

3. You may appeal a financial aid policy or procedure. The appeal may be initiated through Drake's Associate Director of Student Financial Planning.

4. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Office of Student Financial Planning if you feel your calculated financial need should be reviewed.

Selective Service Requirement For Financial Aid Recipients

The Department of Defense Authorization Act, 1983, which amends the Military Selective Service Act, denies federal financial aid under the Title IV programs (Federal SEOG, Federal Perkins Loan, Federal College Work Study, Federal Pell Grant, Federal Stafford Loan and Federal PLUS) of the Higher Education Act to any student who is required to register for the Selective Service but fails to do so.

General registration requirements apply to males who are at least 18 years old and were born after December 31, 1959. If you believe you are not required to register, call the Selective Service Office at 1-800-688-6888 for information regarding exemptions.

ADDITIONAL FINANCIAL AID INFORMATION

Where Can I Seek Counseling About Financial Assistance?

Drake's Office of Student Financial Planning has staff members who can assist you in understanding your financial aid, budgeting your resources, and loan management. You are encouraged to contact our office when you need help at 1-800-44-DRAKE, x2905; locally and from outside the United States, call 1-515-271-2905 to schedule an appointment. Other services provided by the Office of Student Financial Planning include assessing eligibility for financial aid, awarding aid, administering short-term and emergency loans, and recommending and processing Federal Stafford Loans.

What Happens If I Need Additional Money During The Semester?

Drake has a short-term loan program known as the Drake Private Loan program used to assist students who are faced with unusual and/or unexpected financial obligations. Students meet with a financial aid officer to discuss circumstances and eligibility for the loan. The borrower is required to have his/her promissory note co-signed by an adult, other than a spouse or

Drake employee, who is employed full-time. The repayment date is set by individual circumstances.

Drake Emergency Loans are available for full-time students who may borrow up to \$75, interest free, for education-related expenses. This loan must be repaid within 30 days. No co-signer is required.

Do I Need To Fill Out A Financial Aid Application Each Year?

Each year you must fully complete a Free Application for Federal Student Aid (FAFSA). Electronic filing is available on the Web at www.fafsa.ed.gov.

The FAFSA or Renewal FAFSA must reach the processing center by **MARCH 1** in order to be considered for priority funding. If your FAFSA or Renewal FAFSA is received by the processing center after **MARCH 1**, you are considered a late applicant for Drake-administered funds. Late applicants are awarded on a funds-available basis. Please contact the Office of Student Financial Planning with questions regarding completing your FAFSA or Renewal FAFSA.

Will My Financial Aid Stay The Same Through All The Years I Study At Drake University?

In general, if your calculated financial need, academic standing and place of residence (on or off campus) remain consistent from year to year, your financial aid awards also will remain consistent from year to year.

Calculation of your eligibility for financial aid is based upon the information you and your family provide on your FAFSA. If your family situation changes, such as another sibling enters college or your family's income or assets significantly increase or decrease, your financial aid award(s) may change.

The composition of your aid also may change if your grade point average increases or decreases. This means that depending upon your academic performance and FAFSA filing date, the amount of gift (non-repayable monies) or the self-help portion (loan or work) of your awards may increase or decrease from year to year.

You have the right to expect equitable treatment in the awarding of financial aid. Your application is individually analyzed by one of the staff in the Office of Student Financial Planning. Your award also may change because of changes in federal, state or institutional funding or regulations. Please call the Office of Student Financial Planning if you have questions about your financial aid package.

Information for Independent Students

A student's status regarding dependency or independency for purposes of filing for financial assistance is defined by federal regulations as specified in the FAFSA.

A student is considered "independent" if he/she was born before 1982 or is or has one of the following:

- Both parents are deceased or the student is a ward/dependent of the court until age 18;
- An active duty veteran of the Armed Forces of the United States;
- A graduate or professional student (beyond a bachelor's degree) in 2005-2006;
- Married (at the time the FAFSA was completed);
- Has legal dependents other than a spouse, and those dependent(s) receive more than half of their support from the student applicant.

Questions regarding dependency status should be referred to the Office of Student Financial Planning.

Information for Part-time Students

Drake's financial aid policies give priority financial aid consideration to full-time students who take at least 12 credit hours per semester and who have filed for financial assistance. Federal Pell Grant, Iowa Tuition Grant, and State of Iowa Scholarship recipients must enroll for at least 12 credit hours per semester to be eligible for full-time awards. Part-time students are eligible for the following types of financial aid:

Federal Pell Grant

Undergraduate students may receive pro-rated awards determined by their specific enrollment status.

Iowa Tuition Grant

If you are an undergraduate student enrolled for three to 11 credit hours, you may receive a pro-rated portion of the award that you would be eligible for as a full-time student with 12 credit hours.

Federal Stafford and Federal Parent Loan for Students (PLUS)

If you are enrolled at least half time (six credit hours undergraduate/pharmacy; five credit hours graduate and law) and are admitted to a degree, credential or certificate program, you may be eligible to receive funds from the Federal Stafford and/or PLUS Loan programs.

Employer Tuition Support Loan

If your employer reimburses you for all or part of your Drake tuition costs at the end of the term, you may be eligible to participate in the Employer Tuition Support Payment Plan. Applications are available from the Office of Student Accounts, 271-2151, and must be submitted by the first day of the term.

Information for Study Away Students

If you are studying away, you must visit with a staff member in the Office of Student Financial Planning early in your planning to determine what aid can be applied to your study away program and to complete the appropriate forms.

Portions of some Drake-funded grants and scholarships and many state and federal grants and loans in your package may apply to your study away program. Work awards, all room-and-board awards, and any portion of Drake need-based grants or scholarships where eligibility requires residence hall living will **not** apply to your study away program. Whether your financial aid will transfer depends upon the type of aid you have been awarded and the study away program you decide to attend.

Special Programs

Veterans' Benefits

The Veterans Administration administers programs for veterans and service persons seeking assistance for education or training. If you are a veteran or a dependent of a veteran and plan to receive educational benefits, as determined by the Department of Veterans Affairs, contact the Registrar's Office well in advance of your enrollment to request certification.

Services for Students with Disabilities

Drake University helps provide access to higher education for students who have disabilities. Ancillary services may include assistance in the admission and registration process; coordination regarding financial aid to provide timely and appropriate aid information to students; supportive assistance structured to meet the students' individual needs; coordination with internal and external personnel and agencies to serve students most appropriately and effectively; and other services as a student's needs might dictate.

Students with disabilities are encouraged to contact the Drake Disability Resource Center, 1-800-44-DRAKE, x3100 toll-free; locally and from outside the United States, 1-515-271-3100. The center is located in Morehouse Residence Hall, Room 8.

Summer Aid

Students applying for summer financial aid must be admitted to a degree program at Drake, have filed the appropriate year FAFSA information, and have completed a Drake University Institutional Application for Summer Financial Aid. Students seeking financial aid through the Federal Stafford and/or Federal Plus Loan Program(s) must be enrolled in at least half time (six credit hours undergraduate/pharmacy; five credit hours graduate and law) undergraduate students **may** be eligible for Federal Pell Grants with only three credit hours of enrollment. Funding awarded from either program may reduce the amount(s) available from the program(s) for the following academic year. Federal regulation requires multiple disbursements of all Stafford loans (subsidized and unsubsidized). ***If you take a federal loan out in the summer, you will receive one half of it at the beginning of your actual enrollment and the second half at the midpoint of your actual enrollment.*** First-time, first-year undergraduate students will not receive their first disbursement until 30 days after the start of their first term of enrollment. Drake University does not award institutional financial aid for the summer term.

Contact the Office of Student Financial Planning with questions regarding summer financial aid, 1-800-44-DRAKE, x3742, toll-free; locally and from outside the United States, call 1-515-271-3742. Drake University Applications for Summer Financial

Aid are available after April 1.

Summer campus student employment is coordinated through the Student Employment Office (1-800-44-DRAKE, x3741, toll-free; locally and from outside the United States, 1-515-271-3741). Please note that summer campus student employment is not considered financial aid.

LEGISLATION THAT AFFECTS YOU

Drake is required by the federal government, through the Higher Education Act of 1965, as amended, to provide the following information: The title of the person designated under Section 668.367, Subpart C, Title 34 of the Code of Federal Regulations is the Director of Student Financial Planning. This individual may be contacted at the Office of Student Financial Planning, Carnegie Hall, Drake University, Des Moines, Iowa 50311-4505, 1-515-271-2905, Monday through Friday, 8 a.m. to 4:30 p.m.

Drake must provide you with a statement of the rights and responsibilities of students receiving financial aid under the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Perkins Loan, or Federal Stafford Loan programs.

1. To receive funds, you must be maintaining satisfactory academic progress according to the standards and practices of Drake University as published. (Refer to pages 8-9.)

2. To receive federal financial aid, you must not be in default on a Federal Perkins and/or Federal Stafford or PLUS Loan at any institution.

3. To receive funds under any of these federal programs, you must not owe a refund of a federal grant received at any institution.

4. To receive funds under any of these federal programs, you must sign a statement that all funds received through these programs will be used solely for educational or education-related purposes.

5. To receive funds under any of these federal Title IV programs, you must be registered for the draft (if you are required to register). Proof of registration may be required.

6. Other rights and responsibilities you have are listed in the section "Your Rights and Responsibilities" on page 14 of this handbook.

Other information that Drake is required to disseminate, according to the Student Consumerism Regulations (Section 668.34, Subpart C, Title 34 of the Code of Federal Regulations, Part 178.4), can be found elsewhere in this handbook and in the current Drake University general catalog.

COSTS AND PAYMENTS WORKSHEET

Calculation of your “out-of-pocket” expenses that will be due to Drake University can be estimated by subtracting the financial aid given on your award letter from the costs listed on page 10.

The following worksheet will help you with your calculation. You may do the calculation on a per-semester basis or on an academic year basis.

COSTS	FINANCIAL AID
Tuition \$ _____	\$ _____ Drake Scholarships/Grants
	+ _____ Federal Grants (Pell/Supplemental Opportunity)
	+ _____ State or other Grants/Scholarships
	+ _____ Loans (Federal Perkins, Health Profession)
Board Contract + _____	+ _____ Loans (Federal Stafford/PLUS/Partnership)
Room Charges + _____	_____ GROSS TOTAL
Other + _____	- _____ Minus Stafford/PLUS/Partnership Loan Fees (4%)
TOTAL COSTS \$ _____	\$ _____ NET TOTAL AID
TOTAL COSTS – TOTAL AID = REMAINING BALANCE	
\$ _____ – \$ _____ = \$ _____	
<i>Please contact the Office of Student Financial Planning if you need help with your worksheet.</i>	

FINANCIAL AID CHECKLIST

Your award letter requires a reply within twenty (20) days of the date of the letter. Failure to reply by this deadline may result in the loss of Drake awards. Returning your award letter reserves funds in your name. It is not a commitment to attend Drake University. Drake supports the National Candidate Reply Date, which allows prospective students until May 1 to decide, without penalty, among offers of admission and financial aid. Extensions to the 20-day deadline will be made until May 1.

Please read your Award Letter and note there are two sides:

Front side — Notice of awards and conditions of the award letter.

Back side — Additional requested information and signature lines.

Please be sure to read all enclosures carefully and return all required forms.

Prior to returning a copy of the award letter, please review the following items.

- 1. Have you accepted or declined (when applicable) each type of aid by circling a response on the front of the award letter?
- 2. Have you listed any outside awards received on the front side of the award letter, including the donor name and the amount?
- 3. Have you read, signed and dated the back side of your award letter?
- 4. Have you read this Financial Aid Handbook?
- 5. Have you verified your name, address and Social Security number?
- 6. If a Federal Stafford subsidized and/or unsubsidized Loan, Law Partnership Loan/Law Student Loan, or Federal Parent Loan Undergraduate Students (PLUS) has been suggested in your package, have you submitted your Master Promissory Note (MPN) and or MPN materials to the Office of Student Financial Planning?
- 7. Have you responded to any request for additional information?
- 8. Have you notified the Office of Student Financial Planning of any changes in your financial circumstances since you submitted your original application?

If you have any questions about the award letter, call 1-800-44-DRAKE, x2905; locally and from outside the United States, call 1-515-271-2905.

Drake University does not unlawfully discriminate on the basis of sex, race, color, religion, creed, national or ethnic origin, age, disability, or veteran or veteran disability status in administration of its employment and personnel policies, educational policies, admission policies, scholarship and loan programs, and athletic and other University-administered programs. Further, Drake University reserves the right to take affirmative action in connection with this policy in accordance with applicable law.

Drake University admits students, without regard to sexual orientation, to all rights, privileges, programs and activities generally accorded to or made available to students at the University, and does not discriminate on the basis of sexual orientation in administration of its employment and personnel policies, educational policies, admission policies, scholarship and loan programs and athletic and other University-administered programs, except when such discrimination is required by Federal or State law or regulations.

The Vice Provost for Human Resources has been designated coordinator of Title IX, Title VI, and Section 504 regulations. Inquiries or complaints may be addressed to the Vice Provost for Human Resources, 515-271-3133; or to the Chair, University Equal Opportunity Committee, in care of the President's Office, 515-271-2191; mailing address, Drake University, 2507 University Avenue, Des Moines, IA 50311.