

# financial **AID** AND **SCHOLARSHIPS**

## We can help

At Clarion University, our goal is to help students achieve a higher education regardless of financial circumstances. We coordinate financial aid and scholarship resources so that as many students as possible can afford college.

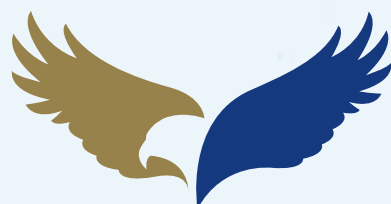
### HOW TO APPLY FOR FINANCIAL AID

Ensure you are applying for all available financial aid sources:

1. Apply early for admission to Clarion University so that you can be considered for any scholarships that are available. You must accept your offer of admission and submit the admissions deposit by May 1 to receive your award.
2. File a Free Application for Federal Student Aid (FAFSA).
3. Apply online for a Federal Direct Loan at <https://studentloans.gov> and complete the Master Promissory Note and entrance counseling over the summer.
4. Search for local and national scholarships.

To help guide you through the financial aid process, visit [clarion.edu/finaid](http://clarion.edu/finaid).

Financial aid comes from four different sources: the federal government, the state government, private sources, and the university itself.



**CLARION  
UNIVERSITY**



**85%**  
**OF OUR STUDENTS  
RECEIVE**

SOME FORM OF  
*scholarship* OR *financial assistance*

#### 2019-2020 VENANGO CAMPUS ACADEMIC COSTS

**Pennsylvania  
Resident**

**Out-of-state  
Resident**

Tuition & Fees

\$10,621<sup>+</sup>

\$15,140<sup>+</sup>

Housing & Meals

\$ 7,090<sup>++</sup>

\$ 7,090<sup>++</sup>

**TOTAL**

**\$ 17,711**

**\$ 22,230**

<sup>+</sup> Additional Fees: Students in all Nursing, science, technology, mathematics and health courses will pay an estimated \$33 per credit fee for these high-demand, high-cost offerings, in which a lab, fieldwork, practicum, research or internship experience is required.

<sup>++</sup> Cost includes a 10 month lease; all utilities (electric, air conditions, heat, cable, high-speed internet, and local telephone). Also included is a Clarion University Dining Services \$200 Flex meal plan which can be used at the Robert W. Rhoades Center and any Clarion campus dining facility.

**TOP 20**  
*most affordable colleges*  
**IN PENNSYLVANIA**

CollegeAffordabilityGuide.com

2017, 2018, 2019

# Financial Aid

## FILING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Federal and state governments are the primary sources of financial aid. Students apply for federal and state aid by filing the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov). The student and at least one parent (unless you are an independent student) must have an FSA (Federal Student Aid) ID to electronically sign and file a FAFSA. **You can file your 2020–2021 FAFSA as early as Oct. 1, 2019.**

## DEADLINES

The deadline to apply for Pennsylvania state grant aid (PHEAA) is always **May 1**. The application for the Pennsylvania state grant is the FAFSA; however, you must also complete PHEAA's state grant application at [www.pheaa.org](http://www.pheaa.org).

## TITLE IV CODE

Clarion's Title IV code is 003318. Enter our Title IV code on your FAFSA for Clarion to receive your financial information.

## TYPES OF FINANCIAL AID FROM FILING A FAFSA

### GRANTS

**PELL Grant**—a need-based federal grant ranging from \$657–\$6,195.

**PHEAA Grant**—a need-based grant, for Pennsylvania residents only, that ranges from \$200–\$3,508. Students who are enrolled in more than 50% online courses may receive a reduced PHEAA Grant.

**SEOG Grant**—a \$400 federal grant for those with maximum financial need.

### LOANS

**Federal Direct Loans**—Provide low-interest loans to students regardless of income or financial need with a fixed interest rate. Most students qualify for a portion of their loan to be subsidized, meaning that there is no interest on the loan while the student is in college. To apply, incoming students must complete entrance

counseling and a Master Promissory Note (MPN) which is available at <https://studentloans.gov>.

### FEDERAL DIRECT LOAN BORROWING CHART

College Credits Earned	Dependent Students	Independent Students*
0-29	\$ 5,500	\$ 9,500
30-59	\$ 6,500	\$10,500
60-graduation	\$ 7,500	\$12,500

\* Independent according to the federal government's definition, relative to financial aid. Dependent students whose parents have been denied a Direct PLUS loan may also borrow this amount.

**Federal Parent PLUS Loans**—Parents may borrow for their child's education through the Federal Direct Plus Loan for undergraduate students at <https://studentloans.gov>. The entire cost of attendance may be borrowed, minus other aid received. PLUS loans are not based on financial need and have a fixed interest rate that won't exceed 10.5 percent. Payments may be deferred until after graduation. If a parent is denied a PLUS loan, students may borrow additional unsubsidized Federal Direct Loan money as an independent student.

**Private Loans**—In addition to federal loans, a number of banks offer private loans to students. While most are not subject to federal financial aid regulations, such as academic progress and verification, they are all based on the credit-worthiness of the student or co-signer. A private loan comparison tool can be found at [clarion.edu/privateloans](http://clarion.edu/privateloans).

**Campus Employment**—Clarion University offers campus jobs and work study positions. Information for students seeking employment in the Federal Work Study program can be found at [clarion.edu/studentemployment](http://clarion.edu/studentemployment). Student employment on campus can be a great way to earn income while working on your degree and provides valuable work experience.





## WHEN WILL I HEAR?

Typically you will be informed of your expected family contribution (EFC) immediately upon completion of your FAFSA. Students have the opportunity to review their previously submitted FAFSA data via the electronic Student Aid Report (SAR) approximately 48 hours after submitting their FAFSA.

Pennsylvania residents also receive a Grant Status Notice online from PHEAA, the Pennsylvania State Grant Agency. Once the application is completed, students are notified of their state grant eligibility starting in late November.

Clarion begins notifying students of their early estimated award offers in January.

RANKED BY  
MONEY MAGAZINE AS  
*one of the*  
**BEST**  
**VALUES**  
FOR YOUR MONEY



## Scholarships

Clarion University is committed to providing scholarships to all qualified students in an effort to help them pursue a quality education while keeping their costs affordable.

All students are reviewed for merit scholarships when they apply to the university. You will be notified upon admission to the university of your merit award.

For more information on scholarship criteria for freshman and transfer students, visit [clarion.edu/scholarships](http://clarion.edu/scholarships).

The university offers additional merit scholarships through Clarion University Foundation, Inc. Students must submit a separate application for some of these scholarships. Recipients will be selected for these awards based on the criteria set forth by the donors, and notified of their eligibility for these funds prior to March 1.

All students receiving scholarships from the university must complete a Free Application for Federal Student Aid (FAFSA). This is not required at the time of application, but must be completed prior to scholarships being placed on the student's account.

## ON THE WEB—

### [WWW.CLARION.EDU/SCHOLARSHIPS](http://WWW.CLARION.EDU/SCHOLARSHIPS)

Clarion's scholarship web page provides a listing of scholarships available to new and current students. Admitted students are automatically reviewed for most scholarships, but we encourage you to explore the list for scholarships relating to your interests.

Search the scholarship web listing by:

- Incoming or current student status
- Intended major
- Talent (Athletic, band, theatre, etc.)
- Campus (Clarion, Venango or online)
- Scholarships requiring an application

## INTERNET RESOURCES

There is an extensive listing of reputable, external scholarships and search engines found on Clarion's scholarship web page. Students can explore national scholarships based upon academic, extracurricular and volunteer accomplishments.

*more than*  
**\$5 MILLION**  
**IN SCHOLARSHIPS**  
**AWARDED LAST YEAR**

## CHANGE IN FINANCIAL CIRCUMSTANCES

If, after filing the FAFSA, there is a change in the family's financial circumstances, contact the Student Financial Services office to determine if your circumstances would result in a change to your financial aid status.

## FEDERAL AND STATE VERIFICATION

Both federal and state financial aid agencies verify a percentage of FAFSA applicants. If selected for verification, you will be notified and asked to supply certain financial records. Verification must be completed in order to receive federal and/or state aid.

## PAYMENT PLAN

Clarion University offers an alternative to paying your bill in full via the interest-free monthly payment plan. Our monthly payment plan is designed to help students and their families budget the cost of tuition and fees by spreading payments over the course of the semester. You will be able to sign up for various payment plan options through the MyClarion Student Center. A small enrollment fee is your only cost and no credit approval is required.

## STUDENT ACCESS TO FINANCIAL AID INFORMATION

Students who have applied to, or are enrolled at Clarion can visit their MyClarion page (<https://myclarion.clarion.edu>). Students may view their financial aid, print invoices, schedule classes, buy textbooks, request transcripts, apply for financial aid, make tuition payments and apply for university housing, among other things.

## Housing and Meals

Clarion University—Venango housing is scenically situated overlooking the Allegheny River in Oil City. Each apartment houses four students, and each student enjoys a private bedroom and semi-private bathroom. Students share a common kitchen, laundry facilities and living & dining area. Housing is guaranteed on a first-come, first-served basis.

## 2019-2020 RATES

### APARTMENT HOUSING

	10-Month	12-Month
Four bedroom/two bathroom*	\$ 7,090	\$ 8,040

Lease includes all utilities (electric, air conditions, heat, cable, high-speed internet, and local telephone). Each housing unit features a full kitchen. Apartment residents also receive a Clarion University Dining Services \$200 Flex meal plan which can be used at the Robert W. Rhoades Center and any Clarion campus dining facility.

### STUDENT MEAL PLANS

\$200 Flex Plan-available for commuting students

\*students living in University Housing are automatically provided with the \$200 flex plan



## SCHOLARSHIP ADMINISTRATION OFFICE

David McFarland, Director of Scholarships (Clarion Campus)  
814-393-2306 or 800-672-7171 (ext. 1) Fax: 814-393-2030

[clarion.edu/scholarships](mailto:clarion.edu/scholarships) [admissions@clarion.edu](mailto:admissions@clarion.edu)

Latrobe Barnitz, Financial Aid & Scholarships (Venango Campus)  
814-677-VENANGO, ext. 1211

[clarion.edu/scholarships](mailto:clarion.edu/scholarships) [venangoadmissions@clarion.edu](mailto:venangoadmissions@clarion.edu)

## STUDENT FINANCIAL SERVICES OFFICE

M-F, 8:30 a.m.–4:30 p.m., First floor, Becht Hall  
814-393-2315 or 800-672-7171 (ext. 2) Fax: 814-393-2520

[clarion.edu/finaid](mailto:clarion.edu/finaid) [stfinservice@clarion.edu](mailto:stfinservice@clarion.edu)

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and virtually at  
[clarion.edu/virtualtour](https://clarion.edu/virtualtour).