



FINANCIAL AID NEWSLETTER

Dear Doane Student,

Welcome to Doane University! This guide is designed to provide you information about your financial aid award, types of financial aid, and current financial aid policies. We hope it will save you time by answering questions students most frequently ask.

If you have additional questions after reading this guide, please contact the Financial Aid Office at your respective campus to assist you. We look forward to making your education possible!

Doane University Financial Aid Staff

College of Arts & Sciences:

College of Arts & Sciences:

Padour-Walker Administration Building
1014 Boswell Ave
Crete NE 68333

Email: FAOffice@doane.edu

Phone: 402-826-8260

Hours: 8:00 AM-5:00 PM (4:30 PM Fridays)

**Summer Hours: 7:30 AM-4:30 PM (4:00 PM Fridays)*

**College of Professional Studies and
College of Education**

Fred D Brown Building
303 N 52nd St
Lincoln NE 68504

Email: CPS.FAOffice@doane.edu

Phone: 402-466-4774

Hours: 10:00 AM – 6:00 PM (Monday – Thursday)

**Fridays: 9:00 AM – 5:00 PM*

General Information

A student's Financial Aid Award Notification is based on Doane University's estimated cost of attendance for that academic year. Doane University's Cost of Attendance (COA) includes tuition, general student fees, average room and board, average book cost, transportation and personal expenses.

College of Arts & Sciences costs:
<http://www.doane.edu/tuition-costs>

College Professional Studies and College of Education Costs:
<http://www.doane.edu/graduate-and-adult/tuition-costs>

The student must file a Free Application For Federal Student Aid (FAFSA) to qualify for need-based aid and any federal financial aid each academic year. The FAFSA considers actual income, value of family resources, family size and number in college to calculate the student's Expected Family Contribution (EFC). Doane determines need by subtracting our COA from the EFC. The difference equals the student's financial need.

Doane University offers the maximum amount of aid a student qualifies for, as funds permit. Within available resources, Doane University attempts to meet the financial need of students. However, Doane University, in accordance with federal methodology, considers the family and the student to have the first financial obligation to provide for the education of the student. Doane University uses the federal aid methodology in awarding all need-based aid.

If you receive aid from outside sources (i.e. local scholarships, employer reimbursement, etc.) you must notify the Financial Aid Office. Federal regulations prohibit the total of all financial aid received (scholarships, loans, etc.) from exceeding the cost of attendance for a given year. In the case that this would occur, loans and/or student employment are reduced first.

Financial aid awards are made for a given academic year and are renewable as long as you meet the requirements of institutional aid awarded and/or continue to file the FAFSA and demonstrate need.

To continue to receive federal financial aid, a student must meet the federal aid satisfactory academic progress (SAP) requirements and be meeting all student aid eligibility requirements as defined by the U.S Department of Education.

Satisfactory Academic Progress Policy:

<http://www.doane.edu/satisfactory-academic-progress>

The Aid Package

Students are usually eligible for different types of aid from various sources; therefore, we offer a financial aid "package" of funds. Sources of aid offered depend on the student's filing status, funds available at the time of application, and demonstration of financial need. To receive Doane scholarship or grant assistance, students must be degree seeking on the Crete campus, enrolled fulltime each term, meeting the requirements as stated in the University catalog, and be making satisfactory academic progress. First-time students may receive Doane dollars for a maximum of eight full-time semesters. Transfer students are notified of their maximum semesters of eligibility after transfer credits are evaluated by the Registrar's Office.

DOANE INSTITUTIONAL AID:

Scholarships and Grants: are funds that do not have to be repaid. A student's financial aid package includes gift money whenever guidelines and funding levels permit

Institutionally controlled scholarships and grants are provided by the University and/or University donors. If it is determined that all or a portion of the award is provided by a designated or named source, notification will be sent to the student.

Merit Scholarships

Doane academic scholarships are awarded based on academic achievement, involvement in high school, and in anticipation of continued excellence at Doane University. Financial need is not a determining factor. Students must maintain a certain cumulative GPA based on the type of merit award received.

Specialized Scholarships:

Doane's co-curricular scholarships are available in the areas of music, theatre, forensics, and athletics. Scholarships are given in recognition of a student's ability and achievement. Student athletes awarded any athletic awards must meet the National Association for Intercollegiate Athletics (NAIA) and the Great Plains Athletic Conference (GPAC) regulations in order to compete. The coach will notify the student of participation requirements to continue to receive the scholarship.

Supplemental Awards:

Other grants have criteria, such as being a member of the United Church of Christ, having a family member enrolled full time at Doane University (Crete campus) at the same time, or an immediate family member who is an alumnus of the University, or other merit criteria. More information can be found at:

<http://www.doane.edu/financial-aid>

FEDERAL GRANT AID:

FEDERAL GRANTS:

Grants are available to undergraduate students with exceptional financial need. Grant amounts are dependent upon annual federal and state appropriation levels established and approved by Congress and the President of the United States.

Pell Grants:

Federal Pell Grants are available to high-need undergraduate students taking at least one credit hour per term. The U.S. federal government determines the amount of the Pell Grant is determined by the student's EFC. Students do not need to be full time to receive a Pell Grant. However the amount of Pell grant received is prorated by the student's enrollment status.

FSEOG Grant (limited funding):

The Federal Supplemental Educational Opportunity Grant (SEOG) is a federally funded grant. It is generally awarded to full time undergraduate students with exceptional financial need, in addition to the Pell Grant.

Teacher Education Assistance for University Higher Education Grant (TEACH) Grant:

This is a non-need based grant available to undergraduate and post-baccalaureate students taking coursework to become a highly qualified teacher and graduate students pursuing a degree in curriculum and instruction. Students must be endorsed to teach in a high need subject area AND agree to teach at a low-income school for four years over an eight year period. Failure to fulfill the requirements will result in the grant converting to an Unsubsidized Stafford loan.

For more information go to:

>> doane.edu/financial-aid

STATE GRANT:

Nebraska Opportunity Grant (limited funding):

The Nebraska Opportunity Grant (NOG) is available to residents of Nebraska who demonstrate exceptional financial need. The state of Nebraska provides Doane University with criteria for the grant. The financial aid office determines the student's eligibility based on EFC and availability of funds. Eligible recipients' names are submitted to the State of Nebraska's Coordinating Commission of Postsecondary Education (CCPE) pending approval. Once the CCPE approves the recipient the award is finalized.

FEDERAL LOANS:

Federal student loans provide the opportunity to postpone paying for University expenses until your education is complete.

Federal Perkins Loans (Limited funding)

Awards may vary with each student's eligibility and are dependent upon federal funding. The federal maximum is \$5,500 annually for undergraduate students \$8,000 for graduate students. The Financial Aid Office determines the individual award. Priority is given to undergraduate students demonstrating exceptional need.

The interest rate is fixed at 5%. Principal and interest payments begin nine months after graduation, withdrawal or when dropping to less than half-time attendance. The loan is borrowed from Doane University and must be repaid to Doane University.

Students will receive a notice from Student Accounts to complete the Perkins Loan requirements.

Please note that as of September 30, 2017 schools no longer have the authority to make new Perkins Loans.

FEDERAL DIRECT STAFFORD LOANS:

Direct Subsidized Loan

Direct Subsidized loans are for students demonstrating financial need. The financial aid office reviews the results of your FAFSA and determines your eligibility and amount. You are not charged interest while enrolled in school at least halftime. Monthly payments begin six months after graduation, withdrawal from school or dropping below half-time enrollment.

Direct Unsubsidized Loan

You are not required to demonstrate financial need to qualify for a Direct Unsubsidized loan. However, you must file the FAFSA for the school to determine the amount you are able to borrow. Interest accrues (accumulates) from the time the loan is first disbursed. You can pay the interest or you can allow the interest to accrue and be capitalized (added to the principal of your loan). If you choose not to pay the interest as it accrues this will increase the amount to repay because the principal of the loan has increased. Monthly payments begin six months after graduation, withdrawal from school or dropping below half-time enrollment.

NOTE: Graduate students are only eligible for unsubsidized loans.

More detailed information regarding total aggregate loan limits, yearly limits, interest rates and fees can be found at:

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#how-much>

Stafford loan proceeds are applied directly to the student's account electronically. The Financial Aid Office will notify the student each time a disbursement is applied.

How To Complete Loan Requirements:

First time borrowers must complete Loan Entrance Counseling and a Loan Agreement (otherwise known as a Master Promissory Note) with the U.S. Department of Education.

Transfer, non-traditional, and graduate students who have previously borrowed may have to complete a new loan agreement (Master Promissory Note). Check with your financial aid office to determine if a new one is necessary.

You will need your FSA ID and password to complete the loan requirements at:
www.studentloans.gov

Direct PLUS Loan (for parents):

Parents of a dependent student may apply for a Direct PLUS loan to help pay for their child's educational expenses. Dependent student status is determined by the FAFSA. Certain eligibility requirements must be met to qualify as listed below:

- The parent borrower must be the student's biological parent or guardian. A stepparent may also be eligible.
- The student must be enrolled at least halftime. (6-8 Credit Hours)
- The parent borrower must not have an adverse credit history. (The U.S Department of Education will conduct a credit check).
- The parent and student must be U.S. citizens or eligible non-citizens, and not in default on any education loans, as well as meet other general eligibility requirements.
- A current FAFSA must be filed

Parents may borrow up to the full cost of the student's University education minus the amount of any financial aid the student is receiving. Repayment begins once the loan has been fully disbursed. Repayment and deferment options are available. (Contact the loan servicer for more information).

More information on fees and interest rates can be found at:
<https://studentaid.ed.gov/sa/types/loans/plus#interest>

STUDENT EMPLOYMENT:

The primary goal of student employment is to help students earn part of their financial aid to help with University expenses. Wages for hours worked are paid directly to the student by check or deposited into the student's personal bank account. However, students can opt to have their earnings credited to their student account balance. To do so, they need to contact the Business Office.

If you are interested in on-campus employment and it was not included with your Financial Aid Award Notification, contact the Financial Aid Office for available options.

A work study award is neither a guarantee nor an assignment of a job. It is up to the student to search for a position and solidify employment. A listing of current openings can be found at:

<http://www.doane.edu/studentjobs>

TYPES OF STUDENT EMPLOYMENT:

Federal Work Study

This is a federally funded, need-based employment program. The financial aid office determines the student's eligibility based on the results of the FAFSA. The amount indicated on the Financial Aid Award Notification is the amount that the student is eligible to earn during the academic year.

Doane University Campus Employment (non-federal work study):

Doane hires students each year for a variety of **on-campus** student employment positions. A student does not have to demonstrate financial need to be employed through Campus Employment.

OTHER IMPORTANT INFORMATION***Receiving Your Financial Aid:***

Aid is usually applied to the student account two business days after the drop/add period of the term is over. Delays in aid may be due to a student not completing all necessary requirements for financial aid in a timely manner. Aid is electronically applied to the student's account.

A proportional amount of yearly aid is disbursed each term unless otherwise stated. If charges remain after all aid has been applied the balance due to Doane University must be paid from personal/family resources.

All Students are able to charge books and supplies to their student account. Financial aid is applied first toward tuition, fees, room and board and books. If all charges on a student account have been paid and a credit remains, a refund will be issued. Doane encourages students to use Direct Deposit for credit refunds. To sign up for direct deposit, log into webadvisor. Under Financial Information, select "View Your Account/Make a Payment." And on the left hand side select "Direct Deposit."

Veterans' Education Benefits

Students receiving veterans' benefits must notify Doane University's VA representative.

James Hawthorne
Director of Veteran/Military Student Services
james.hawthorne@doane.edu
402-466-4774

Detailed information regarding Doane University's VA Education Benefit process can be found at:

<http://www.doane.edu/military-aid-va-rotc>

Confidentiality

The Financial Aid Office makes every effort to ensure that all awards and information remain confidential in accordance with the Buckley Amendment of the Family Right to Privacy Act of 1974, The Higher Education Act, and the Federal Privacy Act of 1974. More information can be found at:

<http://www.doane.edu/about-doane/offices/registrar/faq/ferpa>

Billing and Payment Information

Students will receive a preliminary billing statement from the Student Accounts/Business Office before classes begin. This statement is an estimate of both charges and pending financial aid as of the statement date. Carefully review this statement. Students must make payment arrangements with the Student Accounts/ Business Office prior to the first day of class.

NOTE: Books are not included on the estimated statement.

The billing statement shows pending financial aid amounts on the student's account. However, student employment awards are not shown on the statement.

PAYMENT OPTIONS***Monthly Payment Plans:***

Doane University has monthly payment plan options available, which include monthly credit card payments or monthly ACH withdrawal options. Detailed information can be found at:

<http://www.doane.edu/about-doane/offices/business-office/online-bills>

Private Education (Alternative) Loans:

A private or alternative student loan is a non-Federal loan borrowed from a bank or lending institution.

Interest rates and fees are based on the borrower's credit score and/or the co-signor's credit score. Most dependent students will not be able to obtain a private loan without a qualified co-signor.

More information can be found at:

<http://www.doane.edu/private-alternative-student-loans>

REFUNDS AND REPAYMENTS

For the purpose of monitoring SAP and disbursement of Pell Grant funds, census day for each term determines the student's enrollment status. No adjustments to Pell Grants will be made for course changes after the census date.

Students that withdraw prior to the 60.01 percent of the term may be subject to return to Title IV federal calculation if federal grant and loan money was received, or could have been received. Doane may be required to return aid to the US Department of Education. The student is notified in writing when this occurs and is expected to repay Doane University for the aid returned.

Further details on both refund policies may be obtained from the Financial Aid Office, Student Accounts/Business Office, or the Doane University catalog.

FEDERAL TAX INFORMATION:

The Taxpayer Relief Act of 1997 created several tax benefits for families to assist with college expenses. A few of the benefits include student loan interest deductions, the American Opportunity and Lifetime Learning Credits. To determine your eligibility for any of these benefits, you should consult a qualified tax adviser or the Internal Revenue Service (IRS) at www.irs.gov or 800-829-1040.

ADDITIONAL INFORMATION:

By accepting your financial aid award either by returning a signed copy of your award letter or by web acceptance, you are agreeing to abide by all conditions as detailed here and in other financial aid related documents. The student also agrees that the materials contained in his/her financial aid file become the property of Doane University.

A student may accept all or part of the award(s) offered. Substitute awards cannot be guaranteed if part of an award is declined. Doane is not required to substitute funds if a student loses or declines academic, co-curricular or other types of aid.

The Federal Aid Processor or the school may select a student for a process called verification. This is a review process that ensures the accuracy of the information submitted on the FAFSA. A student is notified of the required documents to be submitted to Doane to complete the verification process. Federal financial aid cannot be disbursed until the verification process is completed.

Failure to accept financial aid and/or respond to all required documents (i.e. Financial Aid Award Notification, federal or institutional verification requirements, and/or requests for additional information by the Financial Aid Office) may result in the cancellation of all federal aid offered. An extension can be requested. Contact your Admissions counselor to make the request.

Changes in enrollment status may require a review of the financial aid award to determine if a revision is necessary and if the student's aid eligibility has changed. The student will be notified if a change in the award is required.

The Financial Aid Office reserves the right to review, modify, or cancel any financial aid offers at any time on the basis of information affecting the student's eligibility. This includes, but is not limited to; changes in financial, marital or academic status, or changes in the availability of federal, state, private or college funds. Notification of any change made will be sent to the student's Doane email account.

The Financial Aid Office reserves the right to adjust the financial aid award if errors are discovered, additional information is discovered and/or additional funds from outside resources are made available to the student after the award is accepted. Revisions will be made in accordance with federal, state and institutional regulations and students will be notified of any changes. Falsification of information submitted for the purpose of receiving aid will result in the full cancellation of aid and referral to the appropriate authorities.

Students and parents can view their current loan history and servicer information by logging into www.studentloans.gov and selecting My Financial Aid History.

If your financial circumstances change, contact Doane's Financial Aid Office to discuss the situation with a staff member. Examples of unusual circumstances include loss of employment, out-of-pocket major medical expenses, private education costs, loss of alimony or child support, etc. Unusual circumstances must be described in writing and documented. To assist with this process, a form is available in the Financial Aid Office. The form is called, "Request for Special Circumstances".

DOANE UNIVERSITY

IMPORTANT TELEPHONE NUMBERS

FAFSA (Federal Student Aid).....	800-433-3243
IRS	800-829-1040
Doane University - Crete Campus	800-333-6263
Office of Admission - Crete Campus.....	402-826-8222
Student Accounts/Business Office	402-826-8250
FAX Number -Crete Campus	402-826-8600
Doane University - Lincoln Campus	888-803-6263
Doane University - Grand Island Campus.....	877-443-6263
Doane University – Omaha Campus.....	855-513-0248
U.S. Department of Education Student Loan Ombudsman	877-557-2575

E-MAIL ADDRESSES

Financial Aid Crete Campus	faoffice@doane.edu
Financial Aid CPS Students	cps.faoffice@doane.edu
Office of Admission – Crete	admission@doane.edu
Student Accounts/Business.....	Office businessoffice@doane.edu

USEFUL WEBSITES

Doane Univeristy

www.doane.edu

Outside Scholarship Search

www.freschinfo.com

www.fastweb.com

www.collegeboard.com

www.educationquest.org

www.finaid.org

FAFSA on the Web

www.fafsa.gov

Federal Student Loan

www.studentloans.gov

IRS

www.irs.gov

FSA ID:

<https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>

Doane University continues its policy of nondiscrimination on the basis of race, color, religion, sex, nationality, disability, age, marital status or sexual orientation.