

## OFFICE OF FINANCIAL AID

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Christopher Newport University offers financial assistance to qualified students to help pay for all or part of their college expenses. The University participates in a variety of federal, state and University programs, most of which are administered through the Office of Financial Aid. Types of available aid include scholarships, grants, loans, and student employment. Although most forms of financial aid are based on financial need, some use criteria other than financial need for eligibility. All students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) annually, as soon as possible after October 1.

**The University offers financial aid awards each year to qualified applicants who have been admitted to the University as degree-seeking students.** Some awards are available to Virginia residents only, while others are made without regard to state residency. Most financial aid offered is based on established financial need and/or scholastic achievement. Financial need is defined as the difference between the Cost of Attendance at Christopher Newport University and the Expected Family Contribution (EFC), which is determined by submitting a completed Free Application for Federal Student Aid (FAFSA) to the federal processor.

**To be eligible for most financial aid programs, a student must be:**

- Enrolled as a degree-seeking student
- Enrolled on at least a half-time basis (some programs require full-time)
- In good academic standing
- Making satisfactory academic progress
- A U.S. citizen or permanent resident

Financial aid is awarded for one academic year at a time but, upon reapplication and continued eligibility, may be renewed for succeeding years. The priority filing deadline for applying for all financial aid administered by Christopher Newport University is March 1 for the following academic year. Students may apply for the Pell Grant and Direct Student Loan programs on a rolling basis. New students must be admitted to the University before receiving a decision letter regarding financial aid. Announcements of financial aid decisions for first-time freshmen applying through standard admission by the priority date are normally made no later than April. Announcements for early decision admits begin in mid-December and mid-January for early action.

Announcements for all returning students applying by the priority date are normally made in March. The Office of Financial Aid notifies all students of their financial aid award status via email. Students will be given instructions to access their electronic financial aid award packages where the aid offer must be accepted or declined.

### Application Requirements

To be considered for financial aid, applicants must:

1. Be enrolled or accepted for enrollment at the University as a degree-seeking student.
2. File a Free Application for Federal Student Aid (FAFSA) with the federal processor each year, the results of which should be received by the University's Office of Financial Aid by March 1. **CNU's federal code for the FAFSA is 003706.** To meet this deadline, students should complete the FAFSA online at [fafsa.gov](http://fafsa.gov) as soon after October 1 as possible.
3. The Office of Financial Aid recommends that the completed FAFSA be submitted by December 15, which should allow for early awarding and consideration for all available need based aid.

### AVAILABLE STATE AND FEDERAL PROGRAMS

#### Federal Programs

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)
- Federal Work-Study (student employment program)
- Federal Direct Student Loans
- Federal Direct Parent PLUS Loan

#### State Programs

- Two-Year College Transfer Grant Program
- Virginia Guaranteed Assistance Program (VGAP)
- Virginia Commonwealth Award
- Virginia Military Survivors and Dependent Education Program (VMSDEP), formerly Virginia War Orphans Education Program
- Virginia Line of Duty Survivor Education Benefits

Grants are considered gift aid and do not require repayment. Loan programs must be repaid, though the terms of re-payment may vary according to type and lender of the loan. The Federal Work Study program requires students to earn the award by working in an assigned position.

## FEDERAL AND STATE GRANTS

For specific information concerning application and eligibility for federal and state programs, please visit our financial aid website at [financialaid.cnu.edu](http://financialaid.cnu.edu).

**Commonwealth Award** is a need-based grant program funded by Virginia. Recipients must be Virginia residents. The Commonwealth award is restricted to paying the cost of tuition and fees only.

**Federal Pell Grant** is a need-based federal grant. Students must demonstrate the highest level of financial need.

**Federal Supplemental Educational Opportunity Grant (SEOG)** is a need-based federal grant. Students must demonstrate the highest level of financial need.

**Federal Work Study (FWS)** is a federal need-based work program that pays for the hours a student works on campus. FWS is not used towards a student's charges. Students are paid biweekly. Students must maintain a 2.00 GPA and be enrolled full-time.

**Virginia Guaranteed Assistance Program (VGAP)** is a need-based grant program funded by Virginia. Freshmen must graduate from a Virginia high school with a minimum GPA of 2.50 and maintain Virginia residency. Continuing students must maintain full-time enrollment and a cumulative grade point average of 2.00 or better to receive the grant. Students must also advance to the next class level each academic year for renewal. The VGAP award is restricted to paying the cost of tuition, fees and a book allowance only. Students may receive one scheduled award per class level.

**Virginia Two-Year College Transfer Grant Program** is a need-based grant program for transfer students who have received an associate's degree at a Virginia two-year public institution and graduated with a cumulative 3.00 GPA or higher. Students must not exceed a maximum Expected Family Contribution (EFC) of 12000. Continuing students must maintain full-time enrollment, minimum EFC requirements, and a cumulative 3.00 GPA or higher to renew the grant.

## STATE WAIVERS

**Virginia Military Survivors and Dependent Education Program (VMSDEP)** provides eligible students, as confirmed by the Virginia Department of Veterans Services (DVS), with waiver of all tuition and mandatory fees at a Virginia public college or university. In addition, as funds are available, eligible students may receive a stipend to offset other educational expenses, such as room and board.

To be eligible, children and spouses of qualifying veteran service members must meet the following requirements:

1. The dependent child must be between the ages 16 and 29 inclusively; there is no age restriction for spouses.
2. The qualifying military service member must be a current Virginia citizen or maintained a physical presence in the Commonwealth of Virginia presently and for five consecutive years prior to the date of application submission or must have entered military service as a citizen of Virginia.
3. In the case of a deceased qualifying military service member, the surviving spouse can meet the residency requirements by:
  - a. Having been a Virginia citizen or maintained a physical presence in the Commonwealth of Virginia for five consecutive years prior to marrying the military service member, or
  - b. Presently being a Virginia citizen or maintained a physical presence in the Commonwealth of Virginia for five consecutive years prior to the date of application submission.

**Virginia Line of Duty Survivor Educational Benefits** are available to students whose parent or spouse was disabled or killed in the line of duty while employed or serving as a public safety officer with the Commonwealth of Virginia or one of its political subdivisions. Students are entitled to a waiver of undergraduate tuition and required fees at a Virginia public college or university under certain conditions.

Above referenced public safety occupations include law-enforcement officers, public university campus police officers, sworn law-enforcement officers, firefighters, forest wardens, rescue squad members, special agents of the Virginia Alcoholic Beverage Control Authority, state correctional, regional or local jail officers, regional jail or jail farm superintendents, sheriffs, or deputy sheriffs, members of the Virginia National Guard, or members of the Virginia Defense Force.

For more information, contact the Virginia Department of Accounts at 804-225-3038 or visit the Virginia Department of Accounts website.

## CNU Scholarships

Institutional scholarships are awarded annually to incoming and currently enrolled students from programs made possible through contributions from alumni, faculty, staff, corporations, and friends of the University. Need-based scholarships are awarded through the Office of Financial Aid and are based on information provided on the FAFSA.

Certain private, academic based scholarships are available for students with strong backgrounds in academics and leadership. These scholarships are usually awarded by the Office of Admission or individual departments and not through the Office of Financial Aid – unless otherwise noted.

## Student Loans

Students who need assistance in addition to those grants and scholarships listed above may want to consider the federal Direct Student Loan Program or request assistance through the federal Direct Parent PLUS Program for parents. A description of each program is listed below. Also, Private Education Loan Programs are available for those who do not qualify to borrow through the Direct Loan Programs or who need additional funding. For a private education loan, students and/or parents will select a lending institution of their choice to apply and borrow funds.

### Federal Direct Student Loans

Federal Direct Student Loans may be need-based (Subsidized loans) or non-need-based (Unsubsidized loans). Subsidized loans are interest free to the borrower while the borrower is enrolled on at least a half-time basis. For Unsubsidized loans, the borrower is responsible for the interest during the period of enrollment. Eligible students may borrow up to \$5,500 during their freshman year, \$6,500 during their sophomore year and \$7,500 during the remaining years of undergraduate study. Independent students may borrow \$9,500 in their freshman year, \$10,500 in their second year, and \$12,500 for remaining years.

The Department of Education also limits the total amount of Federal Direct Student Loans that can be borrowed. The maximum amount of combined loans a student may borrow is as follows:

- \$31,000 as a dependent undergraduate student, only \$23,000 of which may be subsidized
- \$57,500 as an independent undergraduate student, only \$23,000 of which may be subsidized

Class status is determined by the **number of credits completed toward a degree**, not by the number of semesters attended. Before a loan can be processed, including the PLUS loan, applicants must have a Free Application for Federal Student Aid (FAFSA) on file.

### Federal Direct Parent PLUS Loan Program

Federal Direct Parent PLUS loans are made to the parents of dependent students. Parents, with the absence of an adverse credit rating, may borrow up to the cost of education less any financial aid received by the student. A FAFSA must be completed and received in the Office of Financial Aid before a PLUS loan can be certified. Parent PLUS loan applications must be submitted electronically at [studentloans.gov](http://studentloans.gov). Parent PLUS loans will not be offered to those who do not apply, as a credit check must be performed (with the consent of the borrower) prior to an award offer.

## Satisfactory Academic Progress

Students receiving financial aid must remain in good academic standing and must be making satisfactory academic progress toward the completion of their degree. For an explanation of what constitutes “good academic standing” and “satisfactory academic progress,” please refer to the CNU Financial Aid Guide at: <http://cnu.edu/financialaid/conditions/sappolicy/> or visit the Office of Financial Aid.

### Estimated Cost of Attendance

Budget planning for attendance at Christopher Newport University should consider both direct and indirect costs. Direct charges are tuition and fees. For such information, see the *Tuition and Fees* section of the catalog. Indirect costs are the normal expenses for living to include books, housing, board, transportation and miscellaneous expenses.

### Study Abroad/Study Away

Students who are in a degree seeking program at CNU and whose classes taken elsewhere fit into their degree program may be eligible to use their financial aid to help pay for the program. Students must contact the Office of Financial Aid at least one semester in advance of their study abroad and provide documentation of eligibility. At least half time status in an approved study abroad program is required for all federal and state programs. Funding is available for less than half time through alternative private loans.

### Return of Title IV Funds

If a student withdraws from CNU for any reason before 60 percent of the semester has been completed, CNU is required to return funds to any federal and/or state programs the student has received. The student may owe the University for charges left unpaid. This applies to both official and unofficial withdrawals.

### Additional Information

Students interested in receiving financial aid are strongly encouraged to review the financial aid process on our CNU Financial Aid home page at <http://cnu.edu/financialaid/>. Additional questions or information requests should be directed to the staff of the Office of Financial Aid by email at [finaid@cnu.edu](mailto:finaid@cnu.edu) or by calling the office at (757) 594-7170.