



A Guide to Financial Aid at Lincoln University



LINCOLN
UNIVERSITY

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WELCOME

Should you become a Lincoln University student, you will be part of a proud legacy. What you will notice is that there is something special about Lincoln University. The Office of Financial Aid is pleased to be a part of that special group. What you will find in the Office of Financial Aid is a staff of friendly and knowledgeable professionals.

The goal of the Office of Financial Aid is to provide assistance and counseling to our students, who, without such aid, would be unable to enroll or continue their education at Lincoln University.

Students and parents have the primary responsibility for funding college expenses. Families should make every possible effort to obtain the needed resources for education. Financial Aid is intended to assist with the gap that may exist between a family’s ability to pay and the cost of attendance at Lincoln University.

Communication among students, parents and the Office of Financial Aid is encouraged throughout the academic year. We embrace the prospect of working with you through the financial aid process. You may contact our office in the following manner:

800.561.2606

484.365.7810

financialaid@lincoln.edu

We are located on the first floor of Lincoln Hall and our office hours are Monday - Friday, 9:00am - 4:00pm.

Applying for assistance and understanding the financial aid process can be time-consuming and somewhat overwhelming. This booklet will guide you through the financial aid application process and help you to understand how eligibility for financial assistance is determined. We hope that you will utilize this booklet and also visit our LU website, www.lincoln.edu.

We truly look forward to assisting you in financing your education.

Sincerely,

Office of Financial Aid

FINANCIAL AID 101

WHAT IS FINANCIAL AID?

Understanding the financial aid process can become confusing. The Office of Financial Aid at Lincoln University would like to give you helpful advice and hints to make this process easier.

Financial Aid comprises of these nine components:

- **Federal Pell Grant**
- **Academic Competitiveness Grant (ACG)**
- **National Science and Mathematics Access to Retain Talent (SMART) Grant**
- **State Grants**
- **Scholarships**
- **Federal Supplemental Opportunity Grant (FSEOG)**
- **Federal Stafford Loan**
- **Federal Perkins Loan**
- **Federal Parent PLUS Loan**
- **Federal Work-Study**
- **Alternative Loans**

Scholarships and **grants** are funds that are not paid back; **federal work-study** provides opportunities to work on and off-campus; **educational loans** are paid back after students graduate; leave school or drop below half-time; **parental and alternative loans** have flexible payment plans.

WHAT IS A FAFSA?

The FAFSA is the **Free Application for Federal Student Aid**. It is the form the federal government uses to determine your eligibility for aid, which can include: scholarships, grants, work-study and loans. **You must fill out the FAFSA every year to continue to receive federal aid, even if you filled one out last year.** Lincoln University's priority deadline for filing the FAFSA is *April 1st* of each year; this means students should have submitted their FAFSA by *April 1st* of each year.

WHERE YOU CAN GET IT?

- Complete the FAFSA on the Web at: www.fafsa.ed.gov
- If you are unable to complete the FAFSA on the Web, check with your high school guidance counselor to receive a paper FAFSA.
- Call 800.4FEDAID (800.433.3243)
- If you are a transfer student and completed the FAFSA on the Web last year, you can access the Renewal FAFSA on the Web.

- Review all data on the FAFSA every year. Your eligibility may change from year to year, depending on your family's circumstances.

THE PROCESS

FAFSA → **EFC** → **School Award**

EFC (*Expected Family Contribution*) is calculated from FAFSA data, including parental income and net assets, student income and net assets, number of family members in the household and number enrolled in college (other than parents).

The Cost of Attendance – EFC = Need. The Cost of Attendance includes tuition and fees, room and board, books and supplies, transportation, personal and miscellaneous expenses. Need varies in schools because costs differs. Financial Aid tries to meet your need through aid made up of grants, scholarships, student loans and employment.

WHAT IS A PIN/ELECTRONIC SIGNATURE?

The Personal Identification Number (PIN) or Electronic Signature is the code that the U.S. Department of Education uses to identify you online. When applying for your U.S Department of Education PIN (Electronic Signature), we recommend that students and parents apply online at www.pin.ed.gov, click on "Apply for PIN" at the bottom of the page. You can choose to receive your PIN via e-mail or regular mail. You must submit your name, date of birth and Social Security Number to receive a PIN. It takes about 3 business days to receive a PIN electronically.

Note: Keep your PIN private, as it allows you (or someone else) to electronically sign federal documents and access confidential information.

The PIN (Electronic Signature), will simplify the financial aid process allowing you to:

- Electronically sign your FAFSA (Free Application for Federal Student Aid) to speed up the process.
- Check the status of your FAFSA.
- View your Student Aid Report (SAR) after the FAFSA has been processed.
- Make corrections to your processed FAFSA.
- Print a copy of your SAR information.
- Reapply or fill out an online Renewal FAFSA for financial aid in the future.
- Parents and students can complete and sign their Master Promissory Note (MPN) loan application.

Note: If you are a dependent student, your parent(s) must also apply for a PIN. This allows the parent to sign their section of the FAFSA and an approved Parent PLUS Loan Application.

COMMON FAFSA ERRORS: DO'S & DON'TS:

- **Do** not use information for a legal guardian or grandparent on the FAFSA.
- **Do** sign (paper or electronic) the application. If you are filing as a dependent student, make sure your parent(s) sign too.
- **Do** use the 1040 Federal tax return for reporting *income taxes paid*, not the W-2. If this is not available, estimate your *earned income* using your W-2.
- **Do** include yourself in your parents' household size, even if you didn't live with them the previous year.
- **Don't** leave a field blank. Use a zero if the question does not apply to you.
- **Don't** forget to report ALL required sources of untaxed income: (e.g. Social Security, Child Support or TANF).

DIVORCED OR SEPARATED PARENTS

The FAFSA instructions concerning this topic are specific and should be read carefully:

1. **Use information about the parent with whom you (the student) lived most in the last twelve months.**
2. **If the parent has remarried, you MUST include information about the stepparent. (It does not matter who claimed you for income tax purposes.)**

TIPS FOR SUCCESSFULLY COMPLETING THE FAFSA

1. Lincoln University's School Code: 003290
2. Read all instructions carefully.
3. Print clearly and complete every question.
4. Round to the nearest dollar.
5. Affix all required signatures.

AFTER YOU FILE THE FAFSA

By filing the FAFSA, you have applied for:

Federal Pell Grant

Academic Competitiveness Grant (ACG)

National Science and Mathematics Access to Retain Talent (SMART) Grant

Federal Supplemental Educational Opportunity Grant

State Grant, if a PA, DE, *DC, CT, MA, ME, OH, *WV, or RI residents **Additional form may be required*

Federal Perkins Loan

Federal Work-Study

Federal Stafford Loan

SAR (STUDENT AID REPORT)

The SAR (Student Aid Report) is the proof that your FAFSA was received and processed. When received, the SAR should be reviewed carefully for errors or missing information. Students can make corrections online or paper.

- 4-6 weeks after you submit a paper FAFSA
- 1-2 weeks if filed electronically

What does the asterisk (*) mean?

If an asterisk appears next to your EFC, your SAR has been selected for verification (about 1 in 3 SARs are selected). The Office of Financial Aid has to verify your financial status if selected. If asked, submit the information requested within 10 days, if not your aid could be delayed.

VERIFICATION

The U.S. Department of Education selects approximately one-third of all students nationally for verification. It is a process for confirming the accuracy of the information students and parents provide on the FAFSA. Lincoln University will also select students for verification when the FAFSA data appears incomplete or conflicting.

When selected for verification, students will be sent a Missing Information Notice (MIN), which notifies you of the required documentation needed to complete the verification process. These documents may include, but are not limited to, signed copies of parent(s) and/or student federal tax return, W-2 for non-filers, verification documentation of any untaxable income (i.e. Social Security benefits, TANF or child support received) and a verification worksheet. Students must submit the required documents within 10 days of the request. Verification information cannot be accepted after the last date of attendance for the academic year. If you do not have copies of the tax return or W-2s, you are responsible for calling the IRS at 1-800-829-1040 to request a tax summary. Copies of W-2 forms may be obtained from your employers. Please note that until verification is complete, your financial aid award is only an estimate. While our policy permits time to gather information needed to complete the verification process, we encourage you to provide this information to the Office of Financial Aid as quickly as possible. We will not use estimated aid on "Billing Statements" sent to students from University's Bursar's Office nor will estimated aid be applied to a student's account.

INDEPENDENT/DEPENDENT VERIFICATION WORKSHEETS

The Verification Worksheet is a document confirming household size, number in college, and income from work if taxes will not be filed, and any untaxed income not listed on the tax returns. There are two types of worksheets: a *Dependent Verification Worksheet* for dependent students and an *Independent Verification Worksheet* for independent students, which is determined by your FAFSA filing status. The Office of Financial Aid will send you the appropriate worksheet or you can download the form from the financial aid website to complete your verification process.

PROFESSIONAL JUDGMENT

Contact the Office of Financial Aid to obtain the proper appeal forms for any of the following:

1. Dependency Status: if you are dependent by federal definition on the FAFSA, but you have documentation of extenuating family circumstances that you think may warrant a dependency override.
2. Income Reduction: if your parent(s) income is now significantly less than the amount reported on the FAFSA.

IMPORTANT ELIGILITY REQUIREMENTS

- You must meet these guidelines in order to be eligible for any type of need-based or federal financial aid. Other Lincoln University scholarships may also require that you meet these criteria.
- You must be admitted to or enrolled in a degree program (most programs require at least half-time enrollment)
- You must be making satisfactory academic progress toward a degree.
- You must be a United States citizen or an eligible non-citizen. Eligible non-citizens may be required to present their Immigration and Naturalization Service (INS) I-551 or I-94 forms in person to the Financial Aid Office.
- You must provide all requested documentation. Your financial aid application cannot be finalized without necessary documents.
- You must not be in default on a federal student loan or owe a refund on a federal grant at any institution.
- You must not have borrowed in excess of the annual or aggregate federal loan limits.

- Males between the ages of 18-26 must register with Selective Service. You can register on the Selective Service web site: <http://www.sss.gov>
- U.S. Citizens must have a Social Security card that carries a current and accurate legal name and Social Security Number. Applicants who have changed their legal name due to marriage, etc. must acquire a new card from the Social Security Administration Office.

AWARD LETTERS

An award letter is written notification of your financial aid eligibility. A signed copy of the award letter must be returned to the Office of Financial Aid by the reply date noted on the award letter. Failure to comply with this request could result in reduction or removal of aid awarded. A student will receive revised award letter(s) whenever a change is warranted.

New Students will receive an award letter upon successful completion of the FAFSA and have been officially accepted by the Lincoln University's Office of Admissions.

Returning Students will receive an award letter upon successful completion of the FAFSA, be in good academic standing and have pre-registered for the upcoming semester with the Office of the Registrar.

LINCOLN UNIVERSITY SATISFACTORY ACADEMIC PROGRESS POLICY

A student who is meeting the standards for Satisfactory Academic Progress (SAP) is eligible to continue studying at Lincoln University and to continue receiving Financial Aid. The Satisfactory Academic Progress (SAP) standards include two measures – both of which must be met.

1. *The GPA Measure:* The cumulative grade point average (GPA) must be equal to or greater than the corresponding minimum.
2. *The Completion Rate Measure:* Cumulative earned credits must be at least 75% of the cumulative attempted credits.

Cumulative Credits Attempted	Cumulative GPA
24-29	1.75
30-59	1.90
60+	2.00

Undergraduate students who have attempted less than 24 credits are considered to be meeting the SAP standards. This allows freshmen that do not do well in their first semester another chance to perform well.

SUSPENSION, APPEALS, & PROGRESS PROBATION

A student who does not meet SAP standards will be suspended and cannot return to Lincoln University until he or she meets the standards.

A student who is suspended and believes an unusual circumstance contributed to their inability to meet SAP standards may appeal the suspension. The Committee on Admissions, Academic Standing, and Financial Aid may authorize a semester of Progress Probation during which the student may continue studying at Lincoln and receive financial aid.

Unusual Circumstances include (1) illness or injury of the student or (2) death of a relative of the student, or (3) other special circumstances that may generally be considered to be beyond the control of the student.

ACADEMIC PROBATION

Any student whose cumulative GPA is below 2.00 will be placed on Academic Probation. A student who is on academic probation may enroll in no more than 13 credits and cannot represent the university as an official delegate, representative, athlete, or as a holder of offices or committee chairperson of university groups of any kind.

It is possible for a student to be placed on academic probation even though he or she is meeting the SAP standards. It is also possible for a student to be on progress probation but not on academic probation.

DESCRIBING THE TYPES OF FINANCIAL AID AT LINCOLN UNIVERSITY

Federal Pell Grant

Unlike a loan, a Federal Pell Grant does not have to be repaid. Federal Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount you are eligible to receive is based on your EFC located on your Student Aid Report (SAR). Also, Federal Pell Grant awards are reduced for part-time (less than 12 credits per semester) enrollment.

Pennsylvania State Grant (PHEAA)

This grant is made available to Pennsylvania residents who are enrolled full-time (12 or more credits), part-time (6-11 credits) and demonstrate financial need. You must file your FAFSA form before May 1st to be eligible. Students must demonstrate academic progress to retain their eligibility. If you have any questions, visit the PHEAA's website at www.pheaa.org.

Other State Grants

These state grant programs allow funds to be transferred to students enrolled in Pennsylvania colleges: Delaware, District of Columbia, Connecticut, Maine, Massachusetts, Ohio, Rhode Island and West Virginia. Delaware and District of Columbia may also award students at the graduate level.

Scholarships

Similar to the Federal Pell Grant, these do not have to be repaid. Scholarships can be either University awarded or obtained from an outside resource. University scholarships are awarded to students based on academic excellence and have academic requirements to retain their eligibility. You can visit Lincoln University's website for more detailed information. Outside scholarships are applied for and controlled by private resources. It is up to you to locate and utilize these scholarships by either checking on the Internet, inquiring with your high school counselor, libraries or asking your Office of Financial Aid.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is a federally funded program that is administered by the University. It is available to students who have not earned a bachelor's or professional degree. Students must be eligible for the Federal Pell Grant in order to receive FSEOG, but not all students receiving Pell will receive FSEOG. Awards are made to the most needy students that filed their FAFSA by the University's priority deadline date of April 1st.

Academic Competitiveness Grant (ACG)

Like the FSEOG, students must be eligible for the Federal Pell Grant to be eligible. Students must meet all criteria to be awarded this grant:

1. Must be a U.S. Citizen;
2. Must be enrolled fulltime in a two- or four-year degree program;

- Students must be in their first or second academic year of a two- or four-year degree program;
- First-year students must have completed high school on or after January 1, 2006;
- Second-year students must have completed high school on or after January 1, 2005;
- All ACG students must have completed a rigorous high school program of study as designated by their state; and
- For a second-year ACG, students must have a grade point average (GPA) from their first year of at least a 3.0.

National Science and Mathematics Access to Retain Talent (SMART) Grant

The SMART Grant requirements are like the ACG, students must be eligible for the Federal Pell Grant. Student must meet all criteria to be awarded this grant:

- Must be a U.S. Citizen;
- Must be enrolled full time in a four-year degree program;
- Students must be in their third or fourth academic year of a four-year degree program;
- Must be pursuing a major in mathematics, science (including physical, life, and computer sciences), technology, engineering, or a critical foreign language.
- Students must have a grade point average (GPA) of at least 3.0.

Students can go to www.federalstudentaid.ed.gov to learn more about this student aid grant program.

Federal Stafford Loan

This is a low-interest federal loan funded by banks and other lenders. Students must be enrolled in a degree program at least half-time (6 credits) per semester in order to be eligible to borrow Federal Stafford Loan funds. There are two types of Federal Stafford Loans – *subsidized and unsubsidized*. A **Subsidized Federal Stafford Loan** is a need-based low-interest loan with full interest subsidy during in-school period. The federal government pays interest on a subsidized Stafford Loan while the student is in school and during grace and deferment period. An **Unsubsidized Federal Stafford Loan** is available to students who do not qualify for the subsidized loan or whose parents do not qualify for the Federal PLUS Loan Program.

The borrower is responsible for all interest on an unsubsidized Federal Stafford Loan from the date this loan is disbursed. The student may make interest payments during the grace period and while in school or may elect to have the interest capitalized (added to the loan principal when repayment begins). Interest rates for the Federal Stafford Loan are fixed at 6.8%. Repayment on loan begins 6 months after students leave school or drop below half-time, whether or not the program of study has been completed.

How To Apply

To apply for a Federal Stafford Loan, students must indicate their interest in this loan by checking Yes to the question on the FAFSA “Are you interested in student loans?” The school will receive this information and certify eligibility for the loan. Students who are selected for federal verification must complete this process before any loan can be certified. First time borrowers must sign a Master Promissory Note (MPN). This is a serial note, which means that students may borrow funds using the same promissory note for up to 10 years. The MPN must be completed online through electronic signature (PIN), before the loan can be guaranteed and the funds sent to the school. The Office of Financial Aid sends an instruction card on the steps to complete the MPN online at www.aessuccess.org. First-time borrowers must also complete an entrance–counseling session, online at the same website address as the MPN. This is a federally mandated requirement for students to learn about their rights and responsibilities as participants in the Federal Stafford Loan program.

Federal Stafford Loan Limits

Stafford Loan amounts are awarded based on grade-level, as outlined in the Academic Progress Policy, as well as cost of attendance and other financial aid awarded to students. In general, however, the following are the Federal Stafford Loan annual loan limits.

Year In School	Base Amount	Additional Eligibility
Freshman (0-29 credits)	\$3,500	\$4,000
Sophomore (30-59 credits)	\$4,500	\$4,000
Junior (60-89 credits)	\$5,500	\$5,000
Senior (90- above credits)	\$5,500	\$5,000
Graduate/Professional	\$8,500	\$12,000

Base amounts (subsidized) apply to all students, but additional eligibility amounts (unsubsidized) apply to independent students and to students who parents are denied approval for the Federal PLUS Loan Program. Undergraduate students graduating in December will have loan eligibility prorated based on credits for which they are enrolled during their final semester.

The Office of Financial Aid will assume students wish to borrow the maximum loan available based on applicable grade level. Students must inform the office, in writing, to cancel or reduce the loan amount offered. Federal law mandates that students be permitted to cancel loan funds up to 14 days after loan funds are applied to the student’s account.

Summer Federal Stafford Loans

By borrowing the maximum amount of Federal Stafford Loan Funds at your grade level for the current academic year, you will have NO Stafford loan funds available to you for the summer. If you do not borrow the maximum at your grade level for the year, you may be eligible to borrow the remaining balance for the summer.

Choosing A Lender

You are free to choose any lender who participates in the Federal Stafford Loan Program; however, we strongly encourage students to choose a lender AES/PHEAA guarantees. The lenders on Lincoln University’s preferred lender list participate in the Keystone BESTSM program, where there are no guarantee or origination fees deducted from the loan proceeds. The lenders listed below consistently provide reliable service to the Lincoln University community.

Preferred Lender	Lender Code
Wachovia	813830
Citizens Bank	833880
Edamerica	831453
PNC Bank	809921
College Loan Corporation	833733

Federal PLUS Loan Program

A Federal PLUS Loan enables a parent with a good credit history to borrow funds to help pay for education expenses for each dependent child enrolled for at least half-time. The yearly loan limit is the cost of attendance minus all other

financial aid. The school will notify parents and the lender of the amount awarded. Federal PLUS Loans can supplement any of the Federal Stafford Loan variations or expected family contribution (EFC). Federal PLUS Loans are not based on need, but rather the parent’s credit worthiness. Lincoln University parents who wish to apply for a Federal PLUS Loan must complete the Federal PLUS Loan Pre-Qualification Request Authorization Form provided by the Office of Financial Aid. After being approved for the Federal PLUS Loan, parents are required to apply for a Federal PIN Number and a Master Promissory Note. This step must be completed for loans to be processed. The Office of Financial Aid will provide **approved parents** with online instructions on completing this request. We suggest that parents complete the Federal PLUS application on www.aessuccess.org.

Graduate PLUS Loan

In situations where the Federal Stafford loans cannot cover the full cost of education, graduate students can apply for a Graduate PLUS Loan to help cover the remaining cost of education and/or expenses allotted (transportation, books, supplies and/or personal expenditures).

Pre-approval process and an application will have to be completed before awarding the Graduate PLUS loans and can be approved or denied based on the student’s credit history.

Alternative Loans

These are private education loans that have, depending on the lender, a variety of terms and rates. Students over the age of 18 years with sufficient income and credit may be borrowers of the loan. Parents of students may be co-signers if the student does not meet the lender’s income and/or credit criteria. Alternative loans should be the last resort to obtaining money to cover your financial aid balance.

Federal Work-Study

Work-Study provides students with financial need the opportunity to earn extra income to offset the cost of their education by working part-time either on campus or, in some cases, in community service positions off campus. Priority is given to those students who file their FAFSA form before the priority deadline date of April 1st. Students are paid by the hour and receive monthly payroll checks. You may obtain detailed information on

Federal Work-Study Employment at the Lincoln University's Office of Financial Aid web site at www.lincoln.edu or you may check with the Student Employment Office (Office of Financial Aid, 103 Lincoln Hall).

Federal Perkins Loan

A Federal Perkins Loan is a low-interest (5%) loan for students with exceptional financial need. The loan is made from a revolving fund at Lincoln University and has to be repaid (interest and principal) commencing 9 months after you leave or drop below half-time whether or not the program of study is completed. Lincoln University is your lender and those students who demonstrate financial need and have filed the FAFSA form before the April 1st deadline date will be given priority. All Federal Perkins Loan recipients must complete entrance counseling upon the first award and exit counseling when leaving school. Students must sign a Master Promissory Note before the funds are applied to the student's account. This is not the same MPN used for the Federal Stafford Loan program. The Office of Financial Aid will inform each recipient of the dates and requirements to complete and finalize the Federal Perkins Loan.

HOUSING

Your housing status is very important in determining eligibility amounts for aid awards. Your housing status, determines the financial aid cost of attendance used to award aid. PHEAA grant awards are largely determined by a housing status. This is how both the federal government and PHEAA classify housing:

- On Campus:** Students who live on Lincoln University campus.
- Off Campus:** Students who live in an apartment or other housing off campus, but who do not live with parent(s) or relative (other than spouse).
- Commuter:** Students who live with parent(s), or relatives, with the exception of a spouse.

Students are responsible for informing the Office of Student Affairs and Enrollment Management of any changes in housing status. This change may affect your eligibility for aid, even if it has been credited to your account.

ADJUSTMENTS TO AID

Financial aid awards may be adjusted due to changes in enrollment, housing, verification, state grant validation or gift aid conflicts, decreased funding or over-awards. Over-awards can occur when students drop from full-time (12 or more credits) to three-quarter (9-11 credits) or half-time status (6-8 credits) also, when housing is changed and aid eligibility is re-evaluated, or when there has been additional grant or scholarship aid awarded that affects total eligibility. Gift aid conflicts, or "excess gift aid" can occur when the amount of grant and scholarship aid exceed the allowable budget determined by the PHEAA Grant Division. These changes may even result in a balance due the University after the aid has been credited to your account. We understand that this can be a complicated process. Students are mailed letters to explain these changes, as well as new, adjusted award letters. You should call the Office of Financial Aid with questions.

WITHDRAWAL FROM THE UNIVERSITY

Students who withdraw from Lincoln University prior to the end of the fifth week of the semester may be due a refund of money paid to the university. This refund policy has been established in accordance with regulations governing the State System of Higher Education.

If a student receives federal student aid and the student withdraws from Lincoln University, a portion of these funds may need to be returned to the federal governments as follows:

- If a student withdraws before completing 60% of the semester, the student is only entitled to federal student aid amount based on the percentage of time that was completed.
- A student who withdraws from the university after 60% of the semester has been completed is entitled to 100% of the federal financial aid that was awarded to the student.
- The student should note that PHEAA might still require a reduction of the Pennsylvania Grant if a student's charges are reduced as a result of a withdrawal from one or more classes or a complete withdrawal from Lincoln University. If a student who has borrowed from the Federal Stafford or Federal Perkins Loan programs withdraws from Lincoln University, the student must repay these loans according to the terms of the promissory note.

- Financial aid funds that must be returned as a result of a withdrawal must be done in the following order:
 - Unsubsidized Federal Stafford Loans
 - Subsidized Federal Stafford Loans
 - Federal Perkins Loans
 - Federal PLUS Loans
 - Federal Pell Grant
 - Academic Competitiveness Grant (ACG)
 - National Science and Mathematics Access to Retain Talent (SMART) Grant
 - Federal SEOG
- Federal Work-Study funds are not subject to these refund provisions.
- If Federal financial aid funds have already been credited to the student's account and the student withdraws from Lincoln University before completing the time needed to "earn the financial aid," these funds may be withdrawn from the student's account, thus leaving an outstanding balance to the university.
- If financial aid funds are given to a student to be used for non-institutional cost of education (i.e. off-campus housing, food, books, etc.) a portion of these funds may also need to be returned to satisfy the overpayment.
- Any student who is receiving Federal financial aid and is contemplating withdrawal from the university should contact the Office of Financial Aid or the Office of the Bursar to determine how the Federal Refund Policy may affect them.

IMPORTANT PHONE NUMBERS & WEBSITES

Much of this material in this booklet is available for review in the Office of Financial Aid section of the Lincoln University's website at www.lincoln.edu. Many of the documents used in the Office of Financial Aid are listed for download on the website.

Phone:	484.365.7810 or 7564 800.561.2606
Fax:	484.365.8198
E-mail:	financialaid@lincoln.edu
Office of the Bursar:	800.561.5710

Office of the Registrar:	800.739.4461
Office of Admissions:	800.790.0191
AES/PHEAA:	800.692.7392 (both state grants and loans) www.aessuccess.org and www.pheaa.org
Federal Student Aid Information Center:	800.4.FED.AID (443.3243) (This number can be used to request a copy of your Student Aid Report (SAR) or to check the status of your FAFSA)
National Student Loan Database (NSLDS):	www.nsls.ed.gov
Selective Service:	847.688.4540 www.sss.gov
FAFSA on the Web: (technical assistance)	800.801.0576 www.fafsa.ed.gov

HELPFUL HINTS

Office of Financial Aid

101 Lincoln Hall
1570 Baltimore Pike
Lincoln University, PA 19352

- Always ask questions.
- Keep a copy of all completed forms and applications.
- Respond to all University inquiries promptly and accurately. An incomplete aid file can result in a reduction or loss of aid.
- Include your Social Security Number and/or School ID Number on all correspondence.
- Maintain an open line of communication with the Office of Financial Aid. We need to know about changes in your financial, enrollment, or housing status.
- Remember to reapply for financial aid each year and track the deadline dates for scholarships and other financial aid materials.
- Keep your U.S. Department of Education PIN Number in a safe place (you will use this often while during your college career).



WACHOVIA

Great Savings

MADE POSSIBLE WITH WACHOVIA

1-800-338-2243 | Wachovia.com/education