

# *UNDERSTANDING YOUR FINANCIAL AID* 2026-2027



# SOURCES OF AID THAT MAY BE LISTED ON YOUR FINANCIAL AID NOTICE

The Office of Financial Assistance at Villanova University is pleased to notify you of your financial aid eligibility and to explain the sources of financial aid that you may be qualified to receive. Please review this booklet thoroughly and retain it for future reference. What follows is a detailed explanation of all sources of federal, state, and institutional need-based financial assistance, as well as the terms and conditions of each fund and how aid eligibility can change in future years.

Your eligibility for **need-based** assistance is based on the CSS Profile (institutional aid), FAFSA (federal and state aid), and tax documentation. The Office of Financial Assistance must be notified of any changes in information originally reported (e.g., family size, number of siblings in college, housing status) since these changes may affect your aid package.

**If you receive a financial aid notice and your financial aid file is incomplete, your aid package is only an estimate and may change pending receipt of all missing information. (Check the status on your Applicant Status Page, pre-deposit, or MyNova account, post-deposit, to confirm all necessary documents have been received and reviewed.)**

## GIFT AID

### FEDERAL PELL GRANT

Federal Pell Grants are need-based grants provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need, determined by the FAFSA each academic year. Federal Pell Grants are awarded to undergraduate students who have not earned a bachelor's, graduate, or professional degree. Pell Grant funds are credited to your account at the time of enrollment and an official FAFSA is on file.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Villanova University awards this need-based federal grant. Students who are eligible for a Federal Pell Grant and who demonstrate the greatest financial need receive priority. FSEOG funds are credited at the time of enrollment. Awarding is contingent upon funding and may or may not be renewed year to year.

### STATE GRANT

A state funded program provides grants to state residents who demonstrate the highest level of financial need as determined by your state and may require a separate application. Amount varies and is based upon enrollment status. Any state grant amount listed in your financial aid notice is an estimate and becomes finalized only when your state agency notifies Villanova University's Office of Financial Assistance. If at a later time you receive a state grant that is not reflected in your financial aid notice, your Villanova University Grant may be reduced by the amount of the state grant. The adjustment will be finalized once the state notifies Villanova.

### VILLANOVA UNIVERSITY NEED-BASED GRANT

Eligibility and the amount of the **need-based Villanova University Grant is determined each year** based on the information on the CSS Profile and after the Office of Financial Assistance has received and reviewed all financial aid applications and documents. **NOTE: This is not a scholarship.**

Therefore, this need-based grant amount is subject to change each year as a family's financial information, household size and number enrolled in undergraduate college changes. This need-based grant is awarded for a maximum of four academic years (eight consecutive semesters), excluding summer terms, to undergraduate daytime students who are enrolled full-time (a minimum of 12 credits per semester). Students must be enrolled in courses required towards their major degree completion in order to remain eligible for Villanova Grant funds. Grant funds are credited to your account at the time of enrollment. Net operating losses, siblings over 23 years of age, parents enrolled in undergraduate or graduate school, siblings enrolled in graduate school, pursuing a second baccalaureate degree, enrolled on a part-time basis, enrolled at a US Military Academy, a community college or in a non-Title IV-eligible institution are not considered in determining the EFC for purposes of awarding the need-based Villanova University Grant. Donor-funded endowed scholarships are an important part of how Villanova supports students with financial need, contributing more than \$15 million each year. These scholarships may be used to fund a Villanova University Grant after the school year begins. If you receive a donor-funded scholarship, you'll be notified about any updates to your aid package and contacted by the Office of Advancement with next steps.

**NOTE:** A Villanova University Grant, when combined with outside privately funded or non-need-based gift aid, scholarships, tuition benefits, and tuition remission cannot exceed need. If need is exceeded, an adjustment is made to reduce self-help aid first (loans, Federal Work Study), then grant funds. In addition, a student cannot receive funding that exceeds their cost of attendance.



# SELF-HELP AID

## NURSING STUDENT LOAN

Students majoring in Nursing may be eligible for this fixed-rate, low-interest loan (currently at 5%), which becomes payable nine months after they leave the University or drop below half-time.

## FEDERAL WORK-STUDY (FWS)/STUDENT EMPLOYMENT

This program provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities. Awarding is contingent upon funding and may or may not be renewed year to year. Paychecks earned under FWS are not deducted from your student account (tuition bill) but can be used toward your personal expenses. Please consider this when determining the amount owed on your student account.

ESTIMATED COST OF ATTENDANCE	
DIRECT COSTS	INDIRECT COSTS
Tuition \$72,640	Supplies \$560
Student Services Fee \$1,019	Loan Fees \$58
Books \$600	Transportation \$850
Housing \$10,265*	Personal \$1,450
Food \$8,996**	
Estimated Total Cost of Attendance \$96,438	
Costs will be finalized in early March. *Average Housing amount is subject to change based on student's room selection. **Food amount is the 21 meal plan. Commuter students will not be billed for housing or food, unless they opt in on a meal plan. Additional fees may be assessed. You can find the housing and meal rates, as well as additional fees that may be charged on the Bursar's Website at: <a href="https://www1.villanova.edu/university/financial-affairs/bursar/tuition-and-fees.html">https://www1.villanova.edu/university/financial-affairs/bursar/tuition-and-fees.html</a>	

## WILLIAM D. FORD FEDERAL DIRECT LOAN

### Subsidized Direct Loan

This is a federal need-based educational student loan available to undergraduate students who are enrolled at least half-time in a degree program. The federal government pays the interest on the loan during your period of enrollment of at least a half-time basis.

### Unsubsidized Direct Loan

This is a federal educational loan available to students who are not eligible or have limited eligibility for the Subsidized Direct Loan. Students may borrow under the same terms as the Direct Subsidized Loan; however, at no time does the government subsidize the loan through payment of interest.

## DISBURSEMENT OF AID

Grant and loan funds will disburse to the student's account the week before the semester starts, if the student has satisfied all of their financial aid requirements. Fall Disbursement is 8/21/2026 and Spring Disbursement is 1/11/2027. If there are outstanding requirements, aid will not disburse until satisfied.

ENROLLMENT FOR FEDERAL, STATE AND INSTITUTIONAL AID	CREDITS PER SEMESTER
Full-Time	12 or more credits
Three-Quarter Time	9-11 credits
Half-Time	6-8 credits
Less than Half-Time	Less than 6 credits

HOW MUCH DO I OWE?	
Estimated Cost of Attendance	\$ _____
Amount of Gift Aid	- \$ _____
Net cost after gift aid is applied =	\$ _____
Amount of Loans	- \$ _____
* Amount of Work Study	- \$ _____
Estimated remaining cost after gift aid and self-help aid applied.	= \$ _____*
*Work study will not be deducted from bill.	

In accordance with University policy, all enrolled students must maintain health insurance coverage that meets or exceeds the University's coverage requirements. Students who fail to submit valid proof of such coverage by the designated deadline will be automatically enrolled in the University-sponsored health insurance plan, and the cost of the plan will be billed to their student account and is not covered by institutional funding.



# ***MAKING VILLANOVA AFFORDABLE***

Villanova University is committed to providing students with a rigorous, rewarding and transformative educational experience. We are equally committed to helping students and their parents make that experience affordable.

Realizing that your eligibility for financial aid may not, when combined with your family's ability to pay, meet all of your educational expenses, we have the following options:

## **VILLANOVA UNIVERSITY TUITION PAYMENT PLAN**

In partnership with Nelnet Campus Commerce, we provide payment options that can help you afford your education. The Monthly Payment Plan allows you to divide tuition and other expenses into smaller monthly payments, spread over the semester. Simply visit [mycollegepaymentplan.com/villanova](https://mycollegepaymentplan.com/villanova) for more information.

## **FEDERAL DIRECT PLUS LOAN**

A Federal Direct PLUS Loan is an easy way for parents to help finance their child's education. Federal Direct PLUS Loans are not based on need but on a parent's creditworthiness.

## **PRIVATE EDUCATIONAL LOANS**

If the Tuition Payment Plan and Federal Direct PLUS Loan do not satisfy your balance, a private educational loan may close the gap. If you believe private educational funding is needed, we encourage you to learn about available Private Educational Loan programs and determine which one best meets your needs.



***SCAN THIS CODE***

for more details on  
your payment plan,  
PLUS Loan, and private  
educational loan.



# INFORMATION ABOUT SUBSEQUENT ACADEMIC YEARS



Financial aid eligibility is re-evaluated each year and therefore you will need to reapply for aid each year. Applications for the next academic year are normally available in October, and your financial aid file must be complete by May 1 if you want to be considered for federal and institutional aid. Late applicants will be aided only if funds remain available.

Villanova University is committed to maintaining the total level of funding **IF** the Institutional EFC remains similar from year-to-year. However, individual components within the total funding package may change. You must maintain Satisfactory Academic Progress in order to be considered for financial aid each year. Please consult the policies section of the Office of Financial Assistance's website for detailed information regarding the Satisfactory Academic Progress, Packaging (Eligibility, Treatment of Outside Scholarships, Special Circumstances, etc.), and Verification.

To receive the need-based Villanova University Grant, you must continue to demonstrate financial need and be registered as a full-time undergraduate student. **The amount of the need-based Villanova University Grant and other need-based aid may change depending upon changes in your financial need. Funds are not awarded beyond eight academic semesters. Students must be enrolled in courses required towards their major degree completion in order to remain eligible for the Villanova Grant.**

**The Office of Financial Assistance would like to remind students and their families that eligibility for the need-based Villanova University Grant and other need-based aid could be affected if any of the following circumstances occur in subsequent years:**

1. Any increase or decrease in the number of members in the household
2. A sibling graduates, withdraws or changes to less than full-time enrollment from an undergraduate college, university or business, trade or technical school. (A family's choice to continue to fund graduate education for a sibling cannot be considered.)
3. Receipt of outside aid (e.g. scholarships, state grants, tuition remission)
4. Change in enrollment status from full-time to part-time
5. Any increase or decrease in family income and/or assets
6. Change in housing status

If you have any questions about how these circumstances could affect your eligibility for need-based aid in subsequent years, please contact the Office of Financial Assistance.

Per the 2024 PA Act 69, Institutions of Higher Education in Pennsylvania are required to provide you with the estimated cost of tuition and fees for the next three years. Below is an estimate of tuition and fees for the next three academic years. Please note these amounts are estimates only and may be subject to change.

2027-2028 Academic Year	2028-2029 Academic Year	2029-2030 Academic Year
Tuition=\$75,546 Student Services Fee=\$1,061	Tuition=\$78,568 Student Services Fee=\$1,103	Tuition=\$81,710 Student Services Fee=\$1,147

**SCAN THIS CODE** for Financial Assistance policies.





## CONTACT US

### OFFICE OF FINANCIAL ASSISTANCE

800 E. Lancaster Avenue  
Villanova, PA 19085

Email: [finaid@villanova.edu](mailto:finaid@villanova.edu)

Web: [finaid.villanova.edu](http://finaid.villanova.edu)

Scan code to chat live  
with the OFA chat bot.



## IMPORTANT CONTACTS

### BURSAR (billing and payment plans)

[bursar@villanova.edu](mailto:bursar@villanova.edu)

[bursar.villanova.edu](http://bursar.villanova.edu)

### DINING SERVICES

[diningservices.villanova.edu](http://diningservices.villanova.edu)

### OFFICE OF UNDERGRADUATE ADMISSION

[gotovu@villanova.edu](mailto:gotovu@villanova.edu)

[admission.villanova.edu](http://admission.villanova.edu)

### RESIDENCE LIFE

[residencelife@villanova.edu](mailto:residencelife@villanova.edu)

[reslife.villanova.edu](http://reslife.villanova.edu)

### NELNET 1-800-609-8056

[mycollegepaymentplan.com/villanova](http://mycollegepaymentplan.com/villanova)

### STUDENT HEALTH CENTER

(Student Health Insurance  
Information & Requirements)

[studenthealthcenter@villanova.edu](mailto:studenthealthcenter@villanova.edu)

[villanova.edu/studentinsurance](http://villanova.edu/studentinsurance)



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