UNDERSTANDING
YOUR FINANCIAL AID 2024-2025

2ND DEGREE ACCELERATED NURSING PROGRAM
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 and alternative forms of aid.

Your eligibility for need-based federal aid is based on information you provided on the Free Application for Federal Student Aid (FAFSA) and other 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. The 2nd Degree Accelerated Nursing Programs are second-undergraduate degree programs; therefore federal, state, and/or institutional grant funding are not available to students in these programs.

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.

Due to the fact that the amount of federal loan funding available to undergraduate students does not meet all of your educational expenses, you may apply for one or more of the Other Funding Opportunities, which includes:

**VILLANOVA UNIVERSITY TUITION PAYMENT PLAN**
In partnership with Nelnet Campus Commerce, the Monthly Payment Plan allows you to divide tuition and other expenses into smaller monthly payments. Simply visit 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 can supplement any of the Federal Direct Loan variations or the Expected Family Contribution IF the student is a dependent student. Federal Direct PLUS Loans are not based on need but on a parent’s creditworthiness.

**PRIVATE EDUCATIONAL LOANS**
We encourage you to learn about available Private Educational Loan programs to determine which loan best meets your needs. You can view a list of Villanova University Preferred Lenders at the ElmSelect webpage.
DIRECT SUBSIDIZED LOAN
This is a federal need-based educational loan available to undergraduate students who are enrolled at least part-time in a degree program. The federal government pays the interest on the loan during your period of enrollment of at least a part-time basis.

DIRECT UNSUBSIDIZED 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.

Eligibility for Federal Direct Subsidized/Unsubsidized Loans is dependent upon your previous undergraduate Direct Loan/Stafford Loan borrowing history. To view your borrowing history, log in to studentaid.gov using your FSA ID Username and password, then select “View Your Aid” in the More Resources section.

BORROWER-BASED ACADEMIC YEAR
Villanova University uses a Borrower-Based Academic Year for the 2nd Degree Accelerated Nursing Program so that students can maximize their Federal Direct Loan borrowing. Students who start the 2024-2025 academic year in the summer 2024 semester can use a Borrower-Based Academic Year.

Because the BSN-Express program begins in the summer, the Office of Financial Assistance can use a borrower-based academic year to award an initial annual federal loan limit between summer 2024/fall 2024, and a second annual federal loan limit between spring 2025/summer 2025. The student has the option as shown of receiving 100% of their annual federal loan limit in spring 2025, or splitting the federal loan between spring 2025 and summer 2025. Students who choose to split the federal loan will need to complete a new FAFSA for the 2024-2025 academic year. Students are contacted in November regarding their spring eligibility, after spring registration has commenced.

THE LOAN EXAMPLES ARE FOR A JUNIOR-GRAD LEVEL OR THIRD-YEAR STUDENT.

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* Borrower Based Option student can select.

The Federal Direct Subsidized and Unsubsidized Loans are awarded to students at an “Offered” Status until they have submitted all transcripts to the College of Nursing to complete the Transfer Credit Evaluation. Once the Transfer Credit Evaluation is complete, the Office to Financial Assistance will be notified so that the loan funds may be certified. Students who wish to reduce or decline the loan amounts should send an e-mail from their Villanova e-mail account to finaidloan@villanova.edu verifying the adjustments they wish to make.
DIRECT COSTS: What Villanova University bills directly to you.

Tuition:
- **BSN Express Cohort Starting Summer 2023**: $12,750 each semester - $51,000 over 4 semesters (summer 2023, fall 2023, spring 2024, and summer 2024)
- **BSN Flex Cohort Starting Fall 2023**: $8,500 each semester - $51,000 over 6 semesters (fall 2023, spring 2024, summer 2024, fall 2024, spring 2025, and summer 2025)
- **BSN Express Cohort Starting Summer 2024**: $13,125 each semester - $52,500 over 4 semesters (summer 2024, fall 2024, spring 2025, and summer 2025)
- **BSN Flex Cohort Starting Fall 2024**: $8,750 each semester - $52,500 over 6 semesters (fall 2024, spring 2025, summer 2025, fall 2025, spring 2026, and summer 2026)

**Books**: $550

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Students are not required to apply for financial assistance for indirect costs if the student does not require funding to assist with these expenses. We recommend that students only borrow what they need during an academic year.

As students in the 2nd Degree Accelerated Nursing Program do not qualify for on-campus housing, the cost of attendance has been created with the assumption that the student is paying for housing expenses (e.g. rent/mortgage, utilities). If the student will be living with a parent or relative and will not incur these expenses, please complete the Student Housing and Resource Confirmation Form.

**INDIRECT COSTS**: These are additional costs the University does not bill you; however, they are included in the cost of attending Villanova to calculate your aid eligibility.

(FALL AND SPRING SEMESTERS)*
- **Supplies**: $160
- **Personal**: $1,450
- **Transportation**: $850
- **Off-campus housing**: $10,800
- **Food**: $8,250

*Indirect summer costs are a separate calculation in addition to the fall and spring cost of attendance.
You will need to reapply for financial aid next year. Applications for the next academic year will be available in October. If you used the borrower-based academic year and requested the full loan amount to disburse in spring 2025, then you will not have any Federal Subsidized/Unsubsidized Direct Loan eligibility for summer 2025.

You must maintain Satisfactory Academic Progress in order to be considered for financial aid next year. Please consult the Office of Financial Assistance (under the Policies section) for more information about Satisfactory Academic Progress.

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

Beyond this booklet, you can visit finaid.villanova.edu for more details and answers to frequently asked questions. As always, you are welcome to contact the Office of Financial Assistance for further help.
CONTACT US
OFFICE OF FINANCIAL ASSISTANCE
800 E. Lancaster Avenue
Villanova, PA 19085
Email: finaid@villanova.edu
Web: finaid.villanova.edu
Scan code to chat live with the OFA chat bot.

IMPORTANT CONTACTS
BURSAR (billing and payment plans)
bursar@villanova.edu
bursar.villanova.edu

DINING SERVICES
diningservices.villanova.edu

REGISTRAR
registrar@villanova.edu
registrar.villanova.edu

RESIDENCE LIFE
residencelife@villanova.edu
reslife.villanova.edu

VETERANS AND MILITARY
SERVICE MEMBERS
veterans.villanova.edu

NELNET
1-800-609-8056
mycollegepaymentplan.com/villanova

CONTACT US IMPORTANT CONTACTS

RESIDENCE LIFE
residencelife@villanova.edu
reslife.villanova.edu

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