Welcome to the 2025-2026 Financial Aid Guide!

This guide contains information to help you understand your 2025-2026 academic year educational expenses and the financial aid resources available to help you meet your expenses. It provides an explanation of how to view and accept your financial aid offer in Campus Connect, how we build you estimated cost of attendance, how to maintain your financial aid eligibility, information about DePaul University payment plan options, and other important information. For more detailed information about your financial aid, please visit our **Office of Financial Aid** website or **contact us**.

Download the **Financial Aid Next Step Reminders** to help keep your financial aid requirements organized.

Viewing and Accepting Your Financial Aid Offer in Campus Connect

Your financial aid offer is based on a number of factors: your Free Application for Federal Student Aid (FAFSA) application information, your estimated cost of attendance, individual financial aid program requirements, and the availability of funds.

While DePaul makes every effort to provide the maximum available assistance, it is important to understand that the university is able to offer assistance only to the extent allowable by program regulation and funding availability. Please review this guide carefully to make the best available choices for you and your family.

Visit **Campus Connect** to view your 2025-2026 financial aid offer. Review our **step-by-step guide** on how to navigate in Campus Connect.

Your Campus Connect financial aid panel and your PDF financial aid notification contain:

- your complete financial aid offer and descriptions,
- eligibility requirements,
- your cost of attendance budget,
- anticipated disbursement information, and

Once you review your PDF financial aid notification, you will need to accept, reduce, or decline your financial aid offer in Campus Connect.

We recommend that you accept your offer within 14 days of receiving your financial aid notification and complete all remaining processing requirements before classes begin. This will help ensure your aid is ready to disburse by the time the term begins. You may have reduced funding if you delay accepting your loans or do not promptly address required items, because some programs have specific processing requirements before aid may be disbursed.

Additional Resources:

- For information on Federal financial aid programs, visit **Federal Student Aid**.
- For information on DePaul scholarship programs, visit our **Scholarship** page or submit a ticket: for **current students** or for **new students**.

Check out **FATV videos** to learn more about the financial aid process.

Undergraduates Only: Federal, State, and Institutional Grant/Award Programs

Scholarship/Grants (Gift Aid) is money that does not have to be repaid

We review your application to determine if you qualify for any federal, state, or institutional grant funding (including DePaul Grants and DePaul Awards). For Illinois residents this includes all state grant programs, including the Illinois Monetary Award Program (MAP). If you are eligible, we include your estimated grant eligibility in your financial aid offer. DePaul

Scholarships have renewal requirements; please refer to the scholarship notification you received upon admission for details.

Grant award amounts, unless otherwise noted, are based on full-time enrollment (12 hours or more). Enrollment in fewer than 12 hours per term will reduce the Federal Pell Grant, and most university grant awards. Enrollment in fewer than 15 hours will reduce the Illinois MAP Grant. For more information on enrollment requirements for grants, review the **Financial Aid Disbursement Eligibility Chart**.

Federal Direct Loan Requirements

Loans (Self Help) are borrowed and must be repaid

Federal Direct Student Loans
If you plan to accept your **Federal Direct Student Loan** offer, there are loan requirements you must complete at the **Federal Student Aid** website if you are a first time borrower:

1. Complete your **Master Promissory Note (MPN),** and
2. Complete your online **Entrance Counseling** session.

We recommend all borrowers complete the optional **Annual Student Loan Acknowledgement**. You will be able to review and confirm any existing federal student loan debt and evaluate available repayment options.

Undergraduate Students: Your Federal Direct Loan offer is calculated based on your academic grade level (determined by your **credit hours completed**). If your grade level changes and you wish to be considered for additional loan funding based on that change, complete the **Request to Adjust Federal Loans**.

Federal Direct Grad PLUS Loan
There are two ways graduate and law students may apply for a credit-based **Federal Direct Grad PLUS Loan**.

1. If your financial aid notification included a PLUS loan, accept the amount offered (or reduce it to the amount you want to borrow) in **Campus Connect.**
2. If your financial aid notification did not include a PLUS loan, request a Grad PLUS Loan by clicking the “Grad PLUS Online Application” link at the bottom of your financial aid summary panel in Campus Connect.

If you are a Grad PLUS first-time borrower, complete your MPN and your online Entrance Counseling session for PLUS loans at the **Federal Student Aid** website.

Federal Direct Parent PLUS Loans
Eligible parents of dependent undergraduate students may may apply for a **Federal Direct Parent PLUS Loan** to help contribute to your student expenses by following the steps in our **Federal Direct Parent PLUS Loan Information PDF**. If your parent is a first-time borrower, they will need to complete an **MPN.** We recommend all parent borrowers complete the optional **Annual Student Loan Acknowledgement** to review and confirm any existing federal student loan debt and evaluate available repayment options.

Understanding Your Cost of Attendance

Your estimated **cost of attendance** combines both direct and indirect costs. You can view your cost of attendance information in your Campus Connect award panel or in your PDF financial aid notification. Keep in mind the following as you review your cost of attendance:

- **Direct Costs** are charges that you will pay directly to DePaul (estimated tuition and fees and on-campus housing and food plan costs if you plan to live in DePaul’s housing). Food charges are based on the Unlimited Plus plan, as federal regulation requires food charges to reflect at least three meals per day. You may choose a different meal plan, which may impact your cost.
- **Indirect Costs** are expenses that are not charged directly to your student account by DePaul (books and supplies, off-campus housing, transportation, and personal expenses). If you plan to commute from home or live off-campus, an estimate for non-institutional room and food is included in your indirect costs.

How Estimated Direct and Indirect Costs are calculated:

- **Tuition and fees** are based on your projected enrollment in the college to which you are admitted at DePaul.
- **Books, course materials, supplies, and equipment** represent an estimate of the annual costs you will incur for required course materials.
- **Living expenses (called housing and food on your financial aid notification)** represent an allowance for housing and food costs and are estimated based on the housing intent you indiciated on your FAFSA. If you indicated that you plan to:
    - **Commute from home**: Your living expenses reflect the estimated costs associated with commuting from home.
    - **Live on campus**: Living expenses reflect the estimated average on-campus DePaul housing and meal plan rates. Current estimated food cost is based on the Unlimited Plus meal plan; this estimated cost may be different than your actual meal plan cost, if you change meal plans. We use a cost average when we estimate this figure—your housing contract and/or university bill will reflect the actual charges for your residence hall. Campus housing is limited, so while your initial financial aid cost of attendance may reflect campus housing this can be changed if you do not live on campus.
    - **Live in an off-campus apartment**: Your living expenses reflect the estimated costs associated with an off-campus apartment for housing and food costs.
- **Transportation** estimates the cost of traveling between campuses, your residence, and your place of work.
- **Miscellaneous personal expenses** reflect indirect costs for personal items (supplies, laundry, etc.) you may incur while you are in school.

Financial Aid Revisions

Financial aid offers may be revised during the academic year. Some examples of factors that could result in a revision of your financial aid include the receipt of additional grants, scholarships, or loans; a change in your expected enrollment (e.g., full-time to part-time); a change in your housing status; or a change in your FAFSA information.

If your financial aid changes during the academic year, a notification will be sent to your BlueM@il. To view the reason for the change in Campus Connect, select the “Print Academic Year Award Notification” link to download your PDF financial aid offer and read the award messages. Your revised financial aid will replace all prior offers.

Additional Options to Meet Your Educational Costs

DePaul University Payment Plans: Interest-Free Financing

DePaul University offers interest free annual or term-based payment plans. With easy online enrollment, you can schedule a 12- or 10-month annual plan or 6 months plan (winter and spring terms only), or a single term (3 month) plan. The enrollment fee, which is non-refundable, is $80.00 for annual plans enrollment, $60.00 for the 6-month plan enrollment and $30 per term for single term plan enrollment. Plan fee is due at time of enrollment in the payment plan.

12-month annual plan enrollment begins in June 2025 and the 10-month enrollment begins July 2025. Enrollment for the fall single term plan begins August 2025, with enrollment for subsequent single term enrollment available prior to the start of each term. When you enroll in an annual plan, you will use estimated costs for the full academic year, and for the 6-month you will use estimated costs for just winter and spring terms. Throughout the year, counselors will verify that this budget matches your actual charges and will make adjustments if necessary. Single term plans are based on that term’s actual charges as reflected in your student account. Learn more about payment plans by visiting the **Student Financial Accounts** website.

Student Employment- Federal Workstudy (Self Help) is earned by working

The **Career Center’s** Office of Student Employment assists students seeking on-campus employment. Some students qualify for the need-based Federal Work-Study Program. Although you are not required to be Federal Work Study-eligible for campus employment, some university positions—such as those at the Steans Center—are restricted to Federal Work Study-eligible students. If you are interested in a campus position that is restricted to Federal Work Study participants, please contact us to determine if you qualify for participation in the Federal Work-Study Program.

Private Educational Loans

Private student loans (also referred to as alternative educational loans) are non-federal, credit-based educational loans that are available from banking institutions and other private lenders. Students sometimes use private loans to bridge any gap between their total cost of education and financial aid they receive to pay those costs.

Tuition Insurance through GradGuard™

Helping you get the most out of your DePaul University experience is always our top priority. That's why we've partnered with GradGuard™, the nation's first comprehensive student benefits and insurance solutions provider for higher education, to make the GradGuard™ Tuition Protection Plan available to our students and families.

Tuition insurance is optional, and it protects the investment you and your family make in your education in the event you need to withdraw after a term's last date to drop without penalty because of specific situations outlined in the policy, including covered illness, injury or a medical emergency. Should you find yourself facing one of these circumstances, this valuable insurance coverage from GradGuard™ supplements DePaul's withdrawal policy by reimbursing your tuition, campus housing, and certain other fees and payments if you have to withdraw for a covered reason at any time during the term.

To get a quote or learn more about choosing tuition insurance for greater peace of mind, please call 1.866.724.4384 or visit www.gradguard.com/tuition/depaul.

Special Circumstance Appeals/Cost of Attendance Appeals

Special Circumstance Appeals
Your financial aid eligibility is based on the information provided from your 2025-2026 FAFSA. If your family's circumstances have changed since you filed the FAFSA, or if you have special circumstances that you would like us to consider, we encourage you to complete a Special Circumstance Appeal. Please visit our website for additional information.

Cost of Attendance Appeals
The financial aid cost of attendance (also called your financial aid "budget") is an estimate of average educational expenses associated with attendance at DePaul. If you thinkyour cost of attendance does not accurately reflect your education related expenses, you may complete a Cost of Attendance Adjustment Request. Please visit our website for additional information.

Unusual Circumstances

When completing a FAFSA, several questions are asked to determine a student's dependency status. In some cases, a student who the FAFSA determines to be a dependent student may be experiencing specific conditions which may justify an aid administrator making a change to their dependency status. A parent's inability or disinterest in assisting a student in paying for college is not in and of itself a reason for a dependency override; however, if you have unusual circumstances you believe warrant a change in dependency status, please contact us so we can discuss your situation in greater detail.

Enrollment Requirements, Disbursement, and Maintaining Eligibility

Enrollment Requirements
Most forms of institutional assistance require full-time enrollment for disbursement. Review our Disbursement information to understand how your enrollment affects your financial aid offers.

Disbursements
- Your financial aid disbursements are scheduled so that you receive an equal amount each term. All financial aid disbursements are scheduled to post to your student account approximately ten days before the start of each term.
- Anticipated disbursement dates can be viewed in Campus Connect. Your aid will disburse directly to your student account after the close of business on each scheduled disbursement date, provided you meet all enrollment and eligibility requirements.

- If your financial aid disbursement exceeds your DePaul account balance and you continue to meet all eligibility requirements for your financial aid, you will receive a financial aid refund to help with your indirect expenses.
- If you expect a refund, we recommend you identify a direct deposit account in **Campus Connect** by selecting **"Direct Deposit"** under your "Student Accounts" tile. For more information, visit the **Refunds** section of the Student Financial Accounts website.
- You have the right to cancel or reduce any student loan (including Parent PLUS Loans) within 14 days of disbursement. If you would like to request the cancellation or reduction of your disbursed loan, contact the Office of Financial at DePaul Central. Cancellation or reduction of your student loan disbursements will remove money already applied to your account and, therefore, may result in a balance due. This balance will be your responsibility to pay.

- Your aid may be recalculated based on a failure to begin attendance in classes or failure to participate in online classes, and you may no longer be eligible for the financial aid disbursed to you. If your enrollment status changes, this could further impact your tuition and financial aid and may result in your aid recalculation and a balance due. This balance will be your responsibility.

Maintaining Eligibility
As a recipient of federal funding, there are requirements you must adhere to in order to maintain eligibility for your student aid funding. Two of these are explained below in more detail.

Satisfactory Academic Progress
Federal regulations require that you make adequate progress toward completing your degree to receive financial aid. This requirement is called Satisfactory Academic Progress (SAP). You can check your SAP status at any time in Campus Connect>Financial Aid Tile.

There are three parts to Satisfactory Academic Progress: Cumulative Grade Point Average, Course Completion Rate, and Maximum Timeframe. At the end of every term you're enrolled, each component is measured to determine your SAP status for the following term. You must meet all of these measures at each evaluation point to be making SAP and remain eligible for federal aid. To review our SAP Policy, please visit our **Satisfactory Academic Progress** webpage.

Return of Title IV Aid

If you withdraw (officially or unofficially) from all classes before completing a term in which you received federal aid, we must review your eligibility for those funds. Using this process, called a Return of Title IV Funds calculation, we determine how much of the federal funding was "earned" up to the date of your withdrawal using a federally-mandated formula. Once we calculate how much you have "earned" up to your withdrawal date, we compare the amount "earned" to the amount disbursed for the term. If the disbursed amount exceeds the amount "earned", we must return the excess funds to the U.S. Department of Education. Withdrawing before completing 60% of the term will result in the return of some amount of federal financial aid.

If aid must be returned during the Return of Title IV Aid process, your student account will have a balance (or increased balance) since some of the money used to pay your bill is returned. This review and recalculation required by federal regulation of all students who cease to attend all courses during the term. If necessary, we will revise your financial aid offers to reflect the result of this review.

Further details may be found on our **Maintaining Eligibility** page.

Share My Information

Share My Information is a **Family Educational Rights & Privacy Act (FERPA)** compliant feature in Campus Connect that provides you the ability to authorize others—parents, guardians, spouse, employers, or someone else you trust—to view certain information in your Campus Connect record. You may also authorize those with view-only access to your Campus Connect to speak with DePaul Central on your behalf. For more information, visit **Share My Information** or click on "Share Information and Privacy" under the Campus Connect "Profile" Tile.

Contact Us

The **Office of Financial Aid** and **OneDePaul** websites contain extensive information about financial aid at DePaul University, as well as information about registration and student accounts.