

2023-24

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# DUQUESNE UNIVERSITY FINANCIAL PLANNING GUIDE



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Visit [duq.edu/affordability](https://duq.edu/affordability) for scholarship ranges and opportunities, a net price calculator, and other resources.

## CONTACT US

Schedule a financial planning conversation at [duq.edu/fpc](https://duq.edu/fpc).

For additional information on the financial aid programs and services offered through Duquesne University, please contact us:

### Office of Admissions

Phone: 412.396.6222  
Toll-Free: 1.800.456.0590  
Email: [admissions@duq.edu](mailto:admissions@duq.edu)  
[duq.edu/admissions](https://duq.edu/admissions)

### Financial Aid Office

Phone: 412.396.6607  
Fax: 412.396.5284  
Email: [faoffice@duq.edu](mailto:faoffice@duq.edu)  
[duq.edu/financial-aid](https://duq.edu/financial-aid)

### Student Account Office

*(Payment Plans and Billing Questions)*

Phone: 412.396.6585  
Fax: 412.396.5958  
Email: [studentaccounts@duq.edu](mailto:studentaccounts@duq.edu)  
[duq.edu/student-accounts](https://duq.edu/student-accounts)

*All offices are located in the Administration Building.*

**DUQUESNE IS CONSISTENTLY PLACED AMONG THE BEST UNIVERSITIES IN THE NATION. WE RATE HIGHEST IN RANKINGS THAT CONSIDER RETURN-ON-INVESTMENT AND IMPACT ON SOCIETY.**

We walk alongside every student, with future-focused programs, individualized experiential learning, and mentors eager to champion your aspirations—all to help you grow as a person, a professional, and an ethical decision-maker.

At Duquesne, we view education financing as a partnership that involves a student, family, the University, federal and state agencies, and other organizations to help reduce the overall cost. We are here to assist you in navigating the financial planning process and will work with you to make sure you have every tool at your disposal to manage your investment in a Duquesne education.

**Duquesne students are prepared for life after graduation.**

**In a recent survey...**

- 94% of respondents reported that they would be employed full time or continuing their education upon graduation.
- Employers include: Cleveland Clinic, Deloitte, FedEx, North Allegheny School District, Johns Hopkins Healthcare, PNC, PPG, UPMC and Upper Saint Clair School District.
- Graduate and professional programs include Duquesne University as well as American University, Carnegie Mellon, University of Michigan, and University of Pittsburgh.

Read more about outcomes and career development at [duq.edu/outcomes](https://duq.edu/outcomes).

**DUQUESNE IS AMONG THE TOP**

**BEST VALUE SCHOOLS**

**#68 IN THE U.S.**

*U.S. News (2023)*

*Niche gave Duquesne*



**IN BEST COLLEGE LOCATIONS**

*and an A for Value among colleges and universities in the nation.*

# FINANCIAL AID 101



[duq.edu/financialaid](https://duq.edu/financialaid)

## Your Guide to Understanding Financial Aid

We are proud to offer both financial support to students who need it and academic awards to recognize achievements. Financial aid comes in many forms. Use this as a guide to understanding the types of financial aid available.

### Academic-Based Scholarships

Students are awarded academic scholarships based on high school achievement such as grades and test-scores. Eligibility for these awards is evaluated automatically when students apply for admission to the University.

### Need-Based Financial Aid (Grants, Loans and Student Employment)

In addition to academic-based scholarships, Duquesne also offers need-based financial aid opportunities (grants, loans and student employment) to eligible applicants. Eligibility for need-based aid is determined by the Free Application for Federal Student Aid (FAFSA) and state grants such as the PA State Grant.

### Complete the Free Application for Federal Student Aid (FAFSA)

Completing the FAFSA is necessary for need-based financial aid. Implementation of the FAFSA Simplification Act has resulted in an anticipated delay in the availability of the FAFSA for the 2024-2025 academic year. We currently expect the FAFSA to open in December 2023, and the release of financial aid offers to occur in Spring of 2024.

- Available online at [studentaid.gov](https://studentaid.gov). Duquesne's Federal School Code is 003258.
- When completing your FAFSA, use the IRS Data Retrieval Tool if possible.

### CSS Profile

Families may also be interested in creating a CSS Profile for a more complete review of financial circumstances than the FAFSA provides. The CSS Profile is not currently required, but can be submitted along with the FAFSA for consideration for financial aid eligibility. Duquesne's CSS code is 2196 ([cssprofile.collegeboard.org/](https://cssprofile.collegeboard.org/)).

## TRANSFER STUDENTS

Transfer students are eligible to receive similar financial aid opportunities available to first-year Duquesne students, including academic-based scholarships, PA State Grant Match need-based financial aid and non need-based aid opportunities.

Transfer students interested in applying for financial aid should follow our standard application procedures and deadlines.

In addition, students must update their Free Application for Federal Student Aid (FAFSA) to include Duquesne University (Federal School Code: 003258).

# KEY TYPES OF FINANCIAL AID

## Scholarships

### Duquesne University Academic Scholarship

Award is based on academic achievement; amount varies based on program of study, cumulative high school GPA and standardized test scores.

Visit [duq.edu/scholarships](http://duq.edu/scholarships) for the current range as well as other scholarship opportunities.

### Other Scholarships\*

**Spirit of Excellence Scholarship** - In the spirit of our founding, commitment to excellence, mission of service, and in alignment with University goals, Duquesne will award five exceptional leaders with a full-tuition scholarship.

**Spirit of Community Scholarship** - An exciting program for students passionate about engaging with their community and expanding their understanding of social justice. Covers 100% of demonstrated financial need.

**STEM Scholars Program** - This scholarship is a cooperative program among Duquesne University STEM programs (science, technology, engineering and math) for incoming students.

**Donor Funded Scholarships** - Through the generosity of our donors, a number of scholarships are available for new and current students. Eligibility varies and can include academic interest, financial need, leadership experience, community involvement, high school and more.

**Micro-Scholarships** - Visit Duquesne on RaiseMe to learn more about micro-scholarship opportunities starting freshman year of high school!  
[raise.me/edu/duquesne-university](http://raise.me/edu/duquesne-university)

**Duquesne is a SAGE Scholars Tuition Rewards member university.** Tuition Reward Points can be earned through your workplace benefits, affiliated financial institutions, health insurance providers, or employer. Accumulated Tuition Rewards Points create scholarships for students and result in guaranteed minimum institutional aid.

**Pittsburgh Promise** - Duquesne is a preferred partner school with the Pittsburgh Promise scholarship fund for Pittsburgh Public School students. [pittsburghpromise.org](http://pittsburghpromise.org)

### Additional Opportunities

Some companies and religious and community organizations award scholarships to deserving students. Scholarship and selection information can be obtained by contacting these organizations directly. There are also websites for scholarship searches. Caution is advised when using fee-based scholarship searches.

- [The SmartStudent Guide to Financial Aid - \*\*finaid.org\*\*](#)
- [College Board - \*\*collegeboard.org\*\*](#)
- [FastWeb - \*\*fastweb.com\*\*](#)
- [The Pittsburgh Foundation - \*\*pittsburghfoundation.org/scholarshipsearch\*\*](#)

\*Eligibility for these scholarships varies - some may be need-based or only for first-year students.



Visit [duq.edu/npc](http://duq.edu/npc) for a net price calculator that can provide estimated costs.

## Need-Based Financial Aid

### Federal Pell Grant

A need-based grant offered by the federal government to eligible undergraduate students who complete the FAFSA.

### Federal Supplemental Education Opportunity Grant (SEOG)

A need-based grant awarded to students with exceptional financial need.

### Pennsylvania State Grant

A need-based grant awarded to eligible Pennsylvania residents who complete the FAFSA and meet the requirements of the Pennsylvania State Grant. DU has a PA State Grant matching program - visit [duq.edu/pa-state-grant](http://duq.edu/pa-state-grant) for details.

**To apply for a State Grant when you complete the FAFSA** - Complete the Pennsylvania State Grant Form online directly from your FAFSA confirmation page or in the email directing you to the American Education Services (AES) website to complete the State Grant Form.

Look for the link that reads **"Start your state application to apply for Pennsylvania state-based financial aid."**

If you've already submitted your FAFSA online and missed the direct link, you may need to wait until you receive an email directing you to the American Education Services (AES) website to complete the State Grant Form.

### Other State Grants

States with reciprocal state grant programs include Ohio, West Virginia, Massachusetts, Delaware, Maine, Vermont and Connecticut.

### Duquesne University Grants

A need-based grant offered to full-time undergraduate students who meet need-based eligibility requirements.

## Federal Work-Study

- The Federal Work-Study program provides excellent part-time employment opportunities to eligible students.
- Students are assisted with job placement by the Student Employment Office of Human Resources.
- Federal Work-Study is considered financial aid and is therefore a part of the student's financial aid package.
- Students receive a paycheck (or direct deposit into a checking account). Federal Work-Study is not directly credited to the Student Account.

## Education Loan Options

### Federal Direct Loan

All students who file a complete and valid FAFSA are eligible for Federal Direct Loans. Dependent freshmen are eligible for a total of \$5,500. Up to \$3,500 of this can be subsidized, meaning it does not accrue interest while the student is in school. The interest subsidy is a need-based program and is dependent upon the result of the FAFSA. If a student qualifies for any amount of interest subsidy, the remainder of the \$5,500 is unsubsidized and does accrue interest while the student is attending.

### Subsidized Federal Direct Loan

This is a need-based loan through the federal government that requires the student borrower to repay it with interest following enrollment. A "subsidized" loan refers to the interest subsidy paid by the federal government to the lender while the student is enrolled.

### Non Need-Based Loans

#### Unsubsidized Federal Direct Loan

The terms and conditions of the Unsubsidized Direct Loan are the same as those of the Subsidized Federal Direct Loan, but with several exceptions. Interest on this loan is not subsidized by the federal



government, and, therefore, it is the responsibility of the student borrower. Students may choose to defer interest while in school and later capitalize interest (add it to the principal) at the time repayment begins.

All students are eligible for additional Unsubsidized Direct Loans. Unsubsidized loans range from \$2,000-\$5,500 in the first year. If the student doesn't have need, they would get up to 5,500 in unsubsidized loans. If they have full subsidized loans (3,500 in first year), they get \$2,000 unsubsidized.

The total academic year amount of the loans cannot exceed the limits by academic class levels as previously listed.

Additional Unsubsidized Direct Loan funds are available to independent undergraduates and dependent students whose parents have been denied a Federal PLUS Loan (additional amounts: \$4,000 per academic year for freshmen and sophomores, \$5,000 per academic year for juniors and seniors). Some students may qualify for a combination of Subsidized and Unsubsidized Direct Loans.

### Federal PLUS Loan (Parent Loan)

The PLUS Loan provides a borrowing option for parents of dependent undergraduate students only. Parents may borrow up to the cost of attendance minus the amount of financial aid received. Approval of the loan is based upon a parent's credit worthiness. New applications for PLUS begin in April each year.

### Alternative Loans

Duquesne University strongly urges students to apply for Direct Loans and parents of students to apply for PLUS Loans before considering alternative loans. However, alternative loans may be an effective method of financing unmet costs of education for some students. The University recommends that students apply with co-signers to secure the best possible interest rates. A historical list of lenders our students have used may be found at ELM Select ([elmselect.com](http://elmselect.com)) searching under Duquesne University.

### Duquesne Monthly Payment Plan

The University offers a monthly payment plan administered through the Duquesne Student Accounts Office. Payment plans will automatically be budgeted for the full-term balance. To learn more and enroll, visit [duq.edu/student-accounts](http://duq.edu/student-accounts).





[duq.edu/financial-aid](https://duq.edu/financial-aid)



For information on scholarship opportunities and more, find us on Facebook.



[facebook.com/duquesne.admissions](https://facebook.com/duquesne.admissions)