

Financial Aid Handbook

DigiPen Online

2026-2027

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Office of Financial Aid

DigiPen Institute of Technology

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Introduction

A high-quality, personalized education at DigiPen Institute of Technology is an investment in each student's future success. We recognize that some students and their families may need assistance to meet some of their college costs. We encourage DigiPen Institute of Technology students to complete the Free Application for Federal Student Aid (FAFSA), which allows us to consider you for financial aid. The role of the Office of Financial Aid is to try to help fill the gap that exists between the cost of attendance and funds available from your family.

While we try to meet as much of your financial need as possible, funding is limited. In order to receive maximum consideration of your funding needs, you must meet important timelines and follow procedures.

This handbook is designed to provide you with information on the financial aid application process, what types of aid are available, the terms and conditions of the aid, and common questions students and families have related to financial aid at different stages of the process. More information can be found on the financial aid website (listed below) or by contacting the Office of Financial Aid directly.

If you have questions after you have read this handbook, contact the Office of Financial Aid.

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Advisors are available through email, phone, Microsoft Teams – faid.us, and *virtual appointments* throughout the week.

Financial Aid Eligibility

All current and prospective DigiPen Institute of Technology students are encouraged to apply for financial aid by completing a FAFSA at studentaid.gov. The FAFSA is required for many forms of financial aid, including federal, state, and some institutional aid. File a FAFSA every year to be considered for all available aid.

General eligibility requirements for financial aid are listed below. Not all of these requirements apply to all forms of financial aid.

- Be regularly admitted to DigiPen.
- Have a high school diploma or GED certificate.
- Be a U.S. citizen or an eligible non-citizen as defined by the Department of Education.
- Demonstrate financial need for some types of aid.
- Not owe a refund on or be in default on any Title IV or HEA grant or loan.
- Be making satisfactory academic progress toward a degree.
- For many types of aid, students must be enrolled full-time (12 credits undergraduate and 9 credits graduate^{1 2}); some forms of aid are available to students enrolled less than full-time.
- For federal student loan eligibility, be enrolled at least half-time.
- For Washington State Aid, be a Washington resident as defined by state law.

Eligibility differs based on the type of aid and criteria set by the funding source. Eligibility criteria may include merit, financial need, unique student characteristics, or a combination of these criteria. See [Types of Aid](#) for specific eligibility criteria.

Degree Program and Financial Aid Eligibility

Financial aid is intended to pay for courses that are required to complete your declared degree program. Students are required to register for courses in their degree program as outlined in the appropriate course catalog corresponding to their entry year. If students are using transfer credits, substitutions or waivers to change their required degree program progress, those requests must be processed before the start of the term.

If you are planning to take courses that do not directly fulfill an academic requirement, contact the Office of Financial Aid to determine how aid may be affected.

Cost of Attendance

The Cost of Attendance (COA) is a standardized set of budgets used as a basis for determining maximum aid eligibility. The COA generally includes tuition, fees, housing and food, books and supplies, transportation expenses, and personal expenses. The COA can vary based on program of study, living arrangements while in school, and a wide variety of other factors. On a case-by-case basis, COA can also be increased to include expenses such as child care, insurance, computer

¹ Audited courses, courses not taken for credit, and courses outside of a student's program are not included when determining enrollment status.

² Minor courses are not eligible for federal financial aid. All minor courses will not count towards a student's total enrollment level.

purchase, and additional fees. To request a COA increase, request a “Cost of Attendance Appeal” form from the Office of Financial Aid.

Institutional Charges

The following are prices for the 2026-2027 academic year. Your cost of attendance may include these prices as well as out-of-pocket expenses, such as books, transportation, personal expenses, and off-campus housing. You can see your individual cost of attendance in Colleague Self-Service.

TUITION	
Graduate – Full-time MSAI (6 credits)	\$1,666/credit
Graduate – Full-time MSGD (6 credits)	\$1,666/credit

FEES	
Administrative Fee	\$50/semester

HOUSING & FOOD	
Off-Campus Housing & Food	\$10,776/semester

OTHER EXPENSES	
Books & Supplies	\$248/ semester
Laptop	\$1,668/once during first semester
Loan Fees (Graduate)	\$96/semester
Personal Expenses	\$872/semester
Transportation	\$1,232/semester

Student Aid Index

The Student Aid Index (SAI) is the number used to determine your eligibility for need-based financial aid. This is determined based on the information you provide on the FAFSA. The SAI is calculated using the federal methodology formula, which is approved by Congress. The formula takes several factors into consideration, including:

- Dependency status
- Family size
- Student and parent/spouse income
- Student and parent/spouse assets

The SAI is not the amount of money that you or your family must provide. Rather, the SAI is an index that schools use to determine your eligibility for federal, state, and institutional aid.

Financial Need

Financial need is determined by the following formula:

$$\text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)} = \text{Financial Need (Need)}$$

The Office of Financial Aid will use the results of this formula to create an award package for you with different types of available aid, scholarships and federal work-study. However, because funding is limited, your entire financial need may not be met. The remainder of your financial aid package can be filled with other types of loans or scholarships from outside organizations. You can see your individual need calculation in Colleague Self-Service.

Verification

Verification is a review process in which the Office of Financial Aid ensures the accuracy of the information on the student's FAFSA. During the verification process, the student and family/spouse will be required to submit documentation for the amounts listed (or not listed) on the FAFSA.

If there is an asterisk next to the SAI figure on your FAFSA Submission Summary (FSS), then you have been selected for verification. You may also be selected for verification by DigiPen Institute of Technology. You will be notified by DigiPen through email if you are selected for verification.

The following documentation may be required as part of verification:

- Verification Worksheet
- Student (and spouse, if applicable) tax documentation – fulfilled by using the FAFSA Direct Data Exchange (FA-DDX) on the FAFSA or by submitting a signed copy of your tax return or tax return transcript obtained at www.irs.gov/transcript
- Parent (if applicable) tax documentation – fulfilled by using the FAFSA Direct Data Exchange (FA-DDX) on the FAFSA or by submitting a signed copy of your tax return or tax return transcript obtained at www.irs.gov/transcript
- Additional documents, as necessary

The Office of Financial Aid will inform you via email of what forms and documents are required. **Please submit only what is requested of you.**

If any discrepancies are uncovered during verification, the Office of Financial Aid may require additional information for clarification. Such discrepancies may cause your final financial aid package to change from the initial offer.

If you choose not to submit the required documentation, you will no longer be eligible for federal or state aid.

Verification is necessary for recipients of most Federal Student Aid programs. It is not required if the student will only receive a Parent PLUS loan or Direct Unsubsidized loan, as these loans are not based on need. However, a student cannot avoid verification by choosing to borrow a Direct Unsubsidized loan if they are eligible for a Direct Subsidized loan.

Deadlines

You must submit complete verification documents one month before your last date of enrollment for the 2026-27 year to receive aid for the year. Documents received after this deadline may not be processed.

Special Circumstance Appeal

We recognize that the FAFSA may not always portray an accurate picture of your current financial situation. Although considerations for specific situations are limited, we may be able to give additional consideration as described below. If you believe you have a special circumstance, please contact the Office of Financial Aid and request a “Special Circumstance Appeal Form.”

Examples of Circumstances Considered

- Unusual cost of attendance components over and above the normal COA such as health insurance, childcare, disability related expenses, etc.
- Catastrophic medical/dental care expenses
- Loss or reduction of income (layoff, illness, forced reduction of hours, temporary employment, etc.) or benefits (unemployment, disability, social security, child support, alimony, etc.)
- Non-reoccurring payments received
- Death, divorce, separation

Examples of Circumstances Not Considered

- Increase of standard living expenses
- Purchasing material items such as a car, home appliances, vacations, second homes
- Reduction of assets
- Credit issues, line of credit changes, previous student loan debt, etc.

Decisions are final and will be communicated directly to the student. Any additional funding awarded is only available for the academic year for which the special circumstance is approved. Special circumstances must be reviewed annually. Please do not submit documents unless instructed by our office.

You will be notified of all changes made throughout the process. Aid may be increased, remain the same, or be decreased as a result of this process. Additional aid is not guaranteed.

Types of Aid

Financial aid includes any scholarship, grant, loan, or employment that helps students whose personal and family resources cannot meet the full cost of attending DigiPen Institute of Technology. Aid can be need-based (awarded because of your financial need), or it can be merit-based (awarded because of your unique talents or academic ability).

Scholarships

Generally, scholarships are reserved for students with special qualifications, such as academic, artistic, or other talent and do not have to be repaid. Awards are also available for students who are interested in particular fields of study, who are members of underrepresented groups, who live in certain areas of the country, or who demonstrate financial need.

DigiPen Tuition Benefits for Employees

Current DigiPen employees are eligible for a tuition discount. The amount of the discount is dependent upon length of employment and applies to the employee and their dependent(s). Human Resources is able to provide information and documentation needed for this fund.

PRIVATE/OUTSIDE SCHOLARSHIPS

Private scholarships come from a wide variety of sources. Look for scholarships from your high school, local clubs, national organizations, foundations, and many others. Scholarship search services provide students with an efficient way to search for scholarships. Scholarship search services should be free. We discourage students from paying for these services. If you receive a private scholarship, notify the Office of Financial Aid in writing. Your award may need to be adjusted in order to stay within federal guidelines. Whenever possible, we will reduce loans and work-study first.

Loans

An educational loan is a form of financial aid that must be repaid, with interest. Education loans come in three major categories: student loans (e.g. Direct Subsidized/Unsubsidized, and Direct Graduate PLUS loans), parent loans (e.g. Direct Parent PLUS loans), and private loans (also called alternative loans). For more information on applying for loans, go to: <https://www.digipen.edu/admissions/financial-aid/types-of-financial-aid/loans>

DIRECT UNSUBSIDIZED STUDENT LOAN

Direct Unsubsidized loans are non-need-based, and the borrower is responsible for the interest while they are in school. Payments are automatically deferred while you are in school at least half time. The interest rate for loans for graduate students first disbursed after July 1, 2026, is fixed at 8.07%, interest rates for the current year can be found on studentaid.gov [website](#). The origination fee for loans first disbursed after October 1, 2022, is 1.057%. Interest rates and origination fees are subject to change. The grace period is the time immediately following a student's enrollment and before the repayment period during which loan payments are not required. The grace period is only given once over the lifetime of the loan. Federal Unsubsidized Direct loans have a six-month grace period after graduation and standard 10-year repayment terms. Please be aware that this loan is submitted to the Department of Education's National Student Loan Data System (NSLDS) and is accessible by guaranty agencies, lenders, and schools.

Application Procedures

To be considered for a Direct Unsubsidized Student Loan, students must:

- File a FAFSA;
- Complete verification, if selected;
- Accept the loan in Self-Service;
- Complete [Loan Entrance Counseling](#)³ (first-time borrowers only); and
- Sign a [Master Promissory Note](#) (first-time borrowers only).

Selection Criteria

To qualify for a Direct Unsubsidized Student Loan, students must:

- Meet all eligibility requirements to receive Title IV Aid;
- Be an undergraduate or graduate student enrolled at least half time (6 credits undergraduate; 5 credits graduate); and
- Not have exceeded his/her aggregate loan limits.

Award Amounts

- Award amounts vary by dependency status and enrollment level. See the chart on page 25 for award amounts and aggregate limits.

Criteria for Renewal

To be eligible for renewal, students must:

³ Loan Exit Counseling is required when a student borrower has dropped below half-time enrollment, withdraws, or graduates, even if the student plans to return to DigiPen or attend another university.

- File a FAFSA in a subsequent aid year and continue to meet all eligibility requirements; and
- Meet all components of the **Financial Aid Satisfactory Academic Progress** policy each term.

Interest Accrual

Interest begins to accrue for Unsubsidized Direct Loans at the time of disbursement and continues to accrue continuously over the life of the loan, regardless of the student's enrollment or repayment status:

- Even though loan payments are not due until the expiration of the grace period, accrued interest that is left unpaid may capitalize in some circumstances.
- Capitalized Interest – Interest capitalization occurs when unpaid interest is added to the principal amount of your student loan. When the interest on your federal student loan is not paid as it accrues, your lender/servicer may capitalize the unpaid interest. This increases the outstanding principal amount due on the loan. Interest is then charged on that higher principal balance, increasing the overall cost of the loan (since interest will now be charged on the higher principal amount).
- Unpaid interest is generally capitalized following periods of:
 - Following the grace period on an unsubsidized loan;
 - Deferment or forbearance;
 - If you voluntarily leave the Revised Pay as You Earn, Pay as You Earn (PAYE), or Income-Based Repayment (IBR) plans (learn more about income-driven repayment);
 - If you fail to annually update your income for some of the income-driven plans (learn about recertifying your income); or
 - If you are repaying your loans under the PAYE or IBR plans and no longer qualify to make payments based on income

DIRECT STUDENT LOAN ANNUAL AND AGGREGATE LIMITS

GRADUATE OR PROFESSIONAL	ANNUAL LOAN LIMIT
Any year	\$20,500 unsubsidized

LIFETIME AGGREGATE LIMITS	
Graduate or Professional ⁴	\$100,000 (up to \$65,500 can be subsidized)
Lifetime Loan Limit ⁵	\$257,500 total

PRIVATE EDUCATION LOANS

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and Federal loan limits. Eligibility for private student loans often depends on your credit score and usually requires a co-signer. More information can be found on the DigiPen website

⁴ Aggregate loan limits for graduate students include loans received for undergraduate course work.

⁵ Includes all student loans as well as Grad PLUS Loans.

at <https://www.digipen.edu/admissions/financial-aid/types-of-financial-aid/loans>. Application procedures and qualification criteria vary by lender.

The private loan process, from applying for the loan to funds arriving at DigiPen, may take several weeks. Students should start the process early to ensure funds are available at the start of each semester. We encourage students to consider Direct Subsidized and Unsubsidized loans first, as they generally have lower fixed interest rates and more flexible repayment options. Additionally, federal student loans offer deferment options and income-based repayment plans.

DIRECT TO CONSUMER LOANS (DTC LOAN)

Direct to consumer loans are education loans that are sent directly to the student and/or parent. We strongly advise against this type of loan. You are required to inform the Office of Financial Aid if you have received this type of loan, as it must be included in your overall aid package. Securing a DTC loan without consulting with the Office of Financial Aid could jeopardize other aid in your award package, including scholarships, grants, and loans with better terms.

Communication with Students

All correspondence from the Office of Financial Aid will be sent to the student. If the parent or spouse of a student wants to receive information about a student's financial aid package, it is the student's responsibility to forward that information to the appropriate party.

For new students who do not have access to the DigiPen network and a DigiPen e-mail account, the office communicates via the email listed on the FAFSA (when available) or provided on the admissions application. For students who have network access and a DigiPen e-mail account, the office communicates via e-mail notifications and Self-Service. It is important for students to check their DigiPen e-mail account and Self-Service regularly—even over breaks—to be sure they receive correspondence from the Office of Financial Aid.

FERPA

The Federal Educational Rights and Privacy Act (FERPA) limits the information DigiPen can release without the student's permission. The student is the only person we can discuss financial information with unless we are given written authorization to speak to a specific person (for example, a parent or spouse). If you would like the Office of Financial Aid to be able to speak with another individual regarding your file, please set up a FERPA release in Self-Service. Setting up a FERPA release will give your parent, legal guardian, spouse, coach, etc. the ability to call and gain specific information regarding your student account.

FAFSA (FTI) Data Sharing

Federal Tax Information (FTI) is protected by Internal Revenue Service (IRS) code and therefore cannot be disclosed to anyone without explicit permission of the parties involved. When completing a FAFSA, students and contributors provide consent for the FTI data to be used in the determination of federal aid eligibility. Schools cannot share this information with anyone other than the parties on the FAFSA without further consent from the student.

Important Deadlines

DigiPen Institute of Technology has a priority filing deadline for scholarship and aid consideration. For maximum possible consideration, we must receive the FAFSA by February 1 each year. File early to meet the priority deadline. If you miss the February 1 priority filing deadline, you will still be considered for financial aid. However, some types of aid have limited funds that are depleted after the first priority group is awarded.

2026-2027 Financial Aid Calendar

ACADEMIC YEAR DATES + DEADLINES	2026-2027
FAFSA available for coming aid year. Complete the FAFSA as possible for maximum consideration.	October 1, 2025
Priority FAFSA receipt deadline. FAFSA must be received by the Office of Financial Aid for maximum consideration. You may still complete a FAFSA after this date and be considered for aid, however, your aid may be delayed.	March 1, 2026
Priority deadline for all students to complete loan application processes for most loans (Direct Unsubsidized and Alternative loans) for fall semester.	July 1, 2026
Priority deadline for all students to submit additional information, verification materials (if selected), and any other forms the Office of Financial Aid has requested for students attending fall/spring semester.	July 1, 2026
Fall semester starts.	August 31, 2026
Fall graduate census date.	September 14, 2026
Final deadline to submit loan applications (Direct Unsubsidized and Alternative loans) and/or changes for fall semester . Applications and/or changes submitted after this date may not be processed.	December 1, 2026
Priority deadline for completing loan application processes (Direct Unsubsidized and Alternative loans) for spring semester .	December 1, 2026

Final deadline to submit verification documents for students who will no longer be enrolled after the fall semester . Verification documents received after this date may not be processed.	December 1, 2026
Spring semester SAP appeals due.	December 15, 2026
First day of spring semester .	January 4, 2027
Spring graduate census date.	January 18, 2027
Final deadline to submit loan applications (Direct Unsubsidized and Alternative loans) and/or changes for spring semester . Applications and/or changes submitted after this date may not be processed.	April 1, 2027
Final deadline to submit verification documents for this academic year. Verification documents received after this date may not be processed.	April 1, 2027

Summer SAP appeals due.	May 1, 2027
First day of summer semester .	May 10, 2027
Summer graduate census date.	May 24, 2027
Deadline to receive completed verification documents or process loans for summer semester.	July 1, 2027
Final Day of Summer Term/ Final Grades Due	August 20, 2027

Processing Time

It takes two to four weeks to process your financial aid application. The timeline for processing applications can be faster or slower depending on the time of year. If a fully completed FAFSA is received by April 1, new students should receive an award offer prior to the May 1 decision deadline for new students. Aid applications received after April 1 are not guaranteed to be processed prior to the May 1 decision deadline.

The Office of Financial Aid will attempt to process as many applications as possible to assist students in receiving their financial aid prior to the beginning of any academic semester, but cannot guarantee when funds will be received. If financial aid funds of any kind have not been received and credited to a student's account for any reason, resulting in a student's account not being paid in full, the student must work with the Accounting Office to determine available options to avoid being assessed a late fee for non-payment.

Financial Aid Disbursements

Financial aid is disbursed directly to your Student Account. If all required paperwork is submitted and processed by the published deadlines, financial aid is disbursed based on the schedule below:

FALL 2026/SPRING 2027	
TYPES OF AID	DISBURSEMENT DATE
Institutional Scholarships/Waivers	First day of classes
Federal Direct Loans	First day of classes
All Other Aid	As funds are received

Funds unavailable for disbursement on these dates are disbursed on a rolling basis as they become available or as the student meets the requirements for the funds. Financial aid proceeds go to pay the balance on your student account first. Any excess proceeds are issued in a credit balance refund.

Credit Balance Refunds

If your financial aid exceeds the charges on your student account, you may receive a credit balance refund. Credit balance refunds will not be issued before your first day of classes. Additional information can be found on the Accounting Website.

Census Date

All federal and state financial aid is finalized as of the semester census date listed above. At census date, the Office of Financial Aid will adjust a student's Cost of Attendance and federal and state financial aid to match Title IV enrollment level. Institutional financial aid will be based on a student's overall enrollment at DigiPen. Students are required to participate in the census activity for each class as designated by their course instructor at least once before census or they will be dropped from the class and financial aid maybe impacted.

Satisfactory Academic Progress

Federal regulations require that students make Satisfactory Academic Progress toward completing their degree to receive federal financial aid. This policy defines Satisfactory Academic Progress (SAP), the process by which financial aid is revoked for failure to make SAP, and the process by which students may appeal SAP decisions. This policy applies to all students at DigiPen Institute of Technology.

What is Satisfactory Academic Progress?

DigiPen Institute of Technology is required to monitor the academic progress of all students. This is to ensure that students are making progress toward a degree. To make SAP, students must:

1. Meet a minimum GPA requirement, **AND**
2. After each term, satisfactorily complete a minimum percentage of credits toward degree completion, i.e., the student must meet minimum pace requirements, **AND**
3. Complete their degree programs within the maximum timeframe. Maximum timeframe standards are set by pace requirements. Students must complete the necessary number of credits attempted to remain on pace to graduate within the maximum timeframe.

If a student fails to meet any one of these standards, they will be classified as not making Satisfactory Academic Progress.

What are the Minimum Requirements to Maintain SAP?

All students are required to maintain the following minimum standards.

GPA REQUIREMENTS – GRADUATE

Graduate students are expected to maintain a minimum of a 3.0 cumulative GPA. Any graduate student failing to maintain a 3.0 cumulative GPA will be classified as not making SAP.

All students should be aware that some scholarships and grants may require recipients to maintain a specific GPA to remain eligible for that particular funding, which may be higher than the SAP standard.

PACE REQUIREMENTS

Students must complete their degree within 150% of the maximum number of credits required for the degree as posted in the DigiPen Course Catalog. This maximum number of credits determines the pace at which a student must complete credits in order to graduate within the maximum time frame. All students must satisfactorily complete 67% of the credits attempted. Pace is determined by the following formula:

$$(\text{Cumulative credits earned} / \text{Cumulative credits attempted}) \times 100 = \text{Pace (\%)}$$

Cumulative Credits Earned and Cumulative Credits Attempted include accepted transfer credits.

How Often is SAP Reviewed?

The Office of Financial Aid will review your progress at the end of each semester to determine whether you have met the minimum GPA, Pace, and maximum timeframe standards. Failure to meet all of these standards will result in warning or termination (described below).

What is Financial Aid Warning and When Does it Occur?

Financial aid warning is the result of a student either falling below the minimum cumulative GPA requirement, and/or failing to complete the minimum number of credits to remain on pace to graduate within the maximum time frame. While on financial aid warning, the student may still receive financial aid. Students on financial aid warning who successfully meet all SAP standards in the next semester of enrollment will be placed back in good standing.

What is Financial Aid Termination and When Does It Occur?

Financial aid termination occurs when a student who is currently on financial aid warning fails to meet the defined satisfactory progress requirements for a second consecutive semester. Financial aid is terminated, including all federal, state, and institutional aid.

Can a Student Appeal Financial Aid Termination?

Students placed on financial aid termination status have the right to appeal their status. The opportunity to appeal is available to those with extenuating circumstances. Extenuating circumstances are those events that are beyond the student's control (i.e. serious injury, illness or mental health condition, death of an immediate family member, etc.).

To appeal financial aid termination a student must submit a written petition to the Financial Aid Appeal Committee. The petition should include:

1. A detailed description of the extenuating circumstance that includes:
 - Documentation of circumstance
 - The manner by which the deficiency will be resolved
 - Signature and current contact information
2. An academic plan reviewed by your Student Success Advisor
3. Documentation supporting the basis for your appeal and steps you have taken to resolve your circumstances

Appeals without supporting documentation will not be considered.

Financial Aid Probation

Students who were on federal financial aid warning in the prior term and who successfully appeal their financial aid termination to follow an academic plan are given the status of federal financial aid probation for their next term of enrollment. Students on federal financial aid probation may continue to receive federal financial aid for the federal financial aid probation term. If they successfully meet the requirements of their probation term, they will be placed back in good standing. If they do not successfully meet the terms of their probation term, then they will immediately go back to financial aid termination.

Regaining Eligibility

A student who was placed of Financial Aid Termination and chose not to appeal, or submitted an appeal and was denied, will continue to be ineligible for aid until SAP is met. If the student has resolved SAP deficiencies, the Office of Financial Aid should be contacted to request a SAP evaluation to regain eligibility.

Withdrawals

A withdrawal occurs when a student decides to drop all of their classes and leave DigiPen, either temporarily or permanently. The withdrawal process begins with the Registrar's Office; they will provide you with the appropriate paperwork or electronic process. There are some financial consequences to withdrawing outlined below. If you are unsure of how withdrawing from DigiPen will affect you financially, contact the Office of Financial Aid prior to withdrawing, when possible.

Definition of Withdrawal

Official Withdrawal – A withdrawal is official if the student completes all required withdrawal procedures. For purposes of the Return of Title IV Aid Formula, the withdrawal date for an official withdrawal will be the date of official notification of intent to withdraw (i.e. the date a student signs their withdrawal paperwork).

Unofficial Withdrawal – A withdrawal is considered unofficial if the student ceases attendance in all courses before the end of the term and does not complete all required official withdrawal procedures. For purposes of the Return of Title IV Aid Formula, the withdrawal date for an unofficial withdrawal will be the 50% date of the semester.

Federal Return of Title IV Funds (R2T4) Policy

Financial aid funds are awarded to a student under the assumption that the student will attend DigiPen Institute of Technology for the entire term. If the student officially or unofficially withdraws from DigiPen during the term, the student and school are required to return the unearned part of the federal funds back to the Department of Education. The calculation used to determine the amount of earned and unearned aid is called the Return to Title IV (R2T4) calculation. Prior to completion of the R2T4 calculation, DigiPen must have confirmation that the student began attendance in all enrolled courses for the term. Federal aid recipients who fail to commence attendance in their classes will have all federal funds returned to the Department of Education. Liability for return of Federal Title IV funds will be determined according to the following guidelines:

- For official withdrawals:
 - All federal aid is considered earned if the student remains enrolled and remains in attendance through at least the 60% point of the term in which federal aid is received or could have been received.
 - A pro-rated portion of the federal aid received must be returned according to the Return of Title IV Funds Formula if the student officially withdraws from DigiPen before completing 60% of the term.
- For unofficial withdrawals:
 - A pro-rated portion of the federal aid received must be returned according to the Return of Title IV Funds Formula using the 50% point of the term as the last date of academic activity.

If a student did not receive all of the funds that they earned prior to withdrawal, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the school must get the student's permission prior to disbursement. The loan must be offered to the student within 30 days of the date of the institution's determination that that student has withdrawn. The institution must give the student 14 days to respond. The student can choose to decline these loan funds to reduce unnecessary debt. Post-withdrawal disbursement of grant funds must be made within 45 days of the date of the institution's determination that the student has withdrawn. The school may automatically use part or all of the post-withdrawal disbursement of grant funds to pay tuition and fees. The school needs the student's permission to use post-withdrawal disbursement funds to pay for any other school charges.

Some Title IV funds that were scheduled for disbursement may not be available as a post-withdrawal disbursement because of other eligibility requirements. The requirements for Title IV program funds are separate from the institution's refund policy. The student may still owe funds to DigiPen to cover unpaid institutional charges.

Title IV funds have to be returned within 45 days of the date of determination that a student withdrew. DigiPen Institute of Technology will return Title IV funds in the following order:

1. Unsubsidized Direct Student loans
2. Private Education Loan

Return of Institutional Financial Aid

All institutional aid is considered earned if the student remains enrolled and attends at least one class through the 60% point of the semester. If the student does not complete 60% of the semester in at least one class, institutional aid is subject to return at the same rate as calculated in the Return of Title IV aid. Students who are approved for an Institutional Hardship Withdrawal will be exempt from having institutional aid subject to R2T4 return.

Return of Funding from Outside Sources

When a student who has received funding from an outside source (such as a scholarship organization) withdraws from DigiPen, return of those funds is subject to the guidelines of the organization. In some cases, all outside funds may need to be returned to the organization.

Return of Funding from Private Loans

When a student who has received funding from a private loan withdraws from DigiPen, DigiPen Institute of Technology will return any private loan funding not required to pay remaining institutional charges after all other adjustments have been made.

Special Programs/Populations

The Office of Financial Aid manages several special assistance programs.

VA Tuition Benefits

For more information on how VA Tuition Benefits may affect your financial aid, contact the Veteran's Certifying Official at veteranbenefits@digipen.edu.

Please refer to *DigiPen Institute of Technology VA Benefits Handbook* with further questions.

Code of Conduct for Our Financial Aid Staff

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out their responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

1. Refrain from taking any action for their personal benefit.
2. Refrain from taking any action they believe is contrary to law, regulation, or the best interests of the students and parents they serve.
3. Ensure that the information they provide is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
4. Be objective in making decisions and advising their institution regarding relationships with any entity involved in any aspect of student financial aid.
5. Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating, or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.
6. Disclose to their institution, in such manner as their institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.
7. Refrain from directing borrowers to particular lenders, or refusing or delaying loan certifications.
8. Refrain from offering funds for private loans.
9. Refrain from participating in contracting arrangements providing financial benefit from any lender or affiliate of a lender.
10. Refrain from having a call center or providing financial aid staffing assistance. Refrain from having any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans; and
11. Refrain from receiving compensation for service on an advisory board, commission, or group established by lenders or guarantors, except for reimbursement for reasonable expenses.
12. Refrain from receiving gifts from a lender, guaranty agency, or loan servicer.
13. Ban on revenue-sharing arrangements with any lender,
14. Ban on steering borrowers to particular lenders or delaying loan certifications, and
15. Ban on offers of funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specified loan volume, or a preferred lender arrangement.

Policies and Disclosures

As required by the Higher Education Opportunity Act – 2008, DigiPen Institute of Technology provides a variety of information to the campus community and prospective students. Links to these policies and reports and to the offices that provide them can be found on the DigiPen website at digipen.edu/financial-aid. Print copies can be requested from the offices listed on the website.

Glossary

Academic year: The period of time, which is typically between July 1 and the following June 30, and may include summer terms, during which a full-time student would normally be expected to complete the equivalent of two semesters or three quarters or nine hundred clock hours of instruction.

Agency: For Washington State Aid purposes, the Agency refers to the Washington Student Achievement Council (WSAC)

Apprenticeship payment period: Time frame approved by the office for an apprenticeship program that is the equivalent of an academic year and usage rate of three quarters full-time equivalent.

Approved accrediting association: A national or regional accrediting association that is recognized by the council and the Secretary of the U.S. Department of Education, and in alignment with [WAC 250-61-050](#).

College Bound Scholarship: The College Bound Scholarship under [Chapter 28B.118 RCW](#) is an early commitment of state financial aid to eligible students who enroll in middle school and meet the pledge requirements. The College Bound Scholarship (CBS) in combination with other state aid such as the Washington College Grant (WCG), covers average tuition at public college rates, some fees, and a small book allowance at over 65 colleges, universities, and technical schools in Washington.

Conditional scholarship: A scholarship awarded upon agreement between WSAC and a recipient for the recipient to fulfill required obligations, and where failure to complete required obligations will result in the recipient being required to repay all or a part of the scholarship back to WSAC. See also: National Guard Grant (NGG).

Cost of Attendance (COA): The estimated total cost of attending an institution for one academic year. This amount may include the following:

- Estimated charges for one academic year of tuition and fees
 - Tuition – Charges assessed for classes and/or other coursework
 - Fees – Charges assessed for other college services (e.g. technology access, recreational center use)
- Housing – Includes residence hall charges for on-campus students or an estimate of rent and utilities for an off-campus student
- Food – Includes the cost of a meal plan and/or an estimate of the costs of food prepared at home
- Estimated transportation and parking costs
- Estimated costs for books and supplies
- Purchase or rental of a computer
- Miscellaneous costs such as personal hygiene, laundry, and reasonable entertainment
- Other costs specific to certain student circumstances related to attendance, such as dependent care during periods of class attendance or study, expenses related to disabilities, study abroad, educational loan fees., and others
- Student health insurance costs

Council: For Washington State Aid purposes, “Council” refers to the ten-member council of the Washington Student Achievement Council.

Dependent student: The classification of a student for federal need analysis to be based on a student and their parent(s) household income for Title IV programs under the Higher Education Act (HEA).

Direct Costs: Charges included in the *Cost of Attendance* that the student/family pays directly to the college.

Educational Loan: A form of financial aid that must be repaid. Educational loans have varying fees, interest rates, repayment terms, and/or borrower protections.

- **Federal Student Loan:** Federal funds made available to the student that must be paid back by the student. Students must complete Entrance Counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled at least half-time with options to delay payment available. To be eligible, the student must be enrolled at least half-time in an eligible program of study.
- **Federal Direct Unsubsidized Student Loan:** Loan funds provided to *the student* by the U.S. Department of Education, through the school. Undergraduate students and graduate students regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.
- **Private Loan:** A student or parent loan from a commercial, state-affiliated, or institutional lender used to pay for up to the annual *Cost of Attendance*, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy, or have a creditworthy cosigner. Repayment generally begins immediately.

Eligible program: A program encompassed within the institution's accreditation and must be an eligible program for purposes of the federal Title IV student financial aid programs. Apprenticeships qualifying as eligible programs must be a registered apprenticeship program approved under chapter RCW [49.04](#).

Enrollment Intensity: Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent

Enrollment Status: Academic workload (or course load), as defined by the institution, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period (e.g. full-time, three-quarter-time, half-time, less-than-half-time).

Family income: The student's family income for the calendar year as required for federal need analysis.

- **Income:** The adjusted gross income, and nontaxable income, as reported on the Free Application for Federal Student Aid (FAFSA) or alternative application approved by the office.

- For the dependent student "family income" means parental income including adjusted gross income and nontaxable income.
- For the independent student "family income" means the income of the student and spouse, if any, reported as part of the student's family.
- The institutional aid administrator may adjust the family's income up or down to more accurately reflect the family's financial situation during the academic year. When such adjustments are made, they shall be consistent with guidelines for making changes to determine federal student aid eligibility and documented in the student's file.

Federal Work-Study (FWS): A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

Gift Aid: Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and/or theatrical talent, affiliation with various groups, and/or career aspirations.

Grant: *Gift Aid* that is typically based on financial need.

High school+ (HS+): A competency based high school diploma program for adult learners eighteen and older who do not have a high school diploma or equivalency.

Income cutoff: For WA state aid purposes, "income cutoff" refers to the amount of family income below which a student is determined to be eligible for the Washington College Grant. At the discretion of the institution's aid administrator, a student who was eligible for a Washington College Grant in the prior academic year may be deemed eligible if their family income increases by no more than 3 percent, and family income is over the 100 percent MFI level.

Income Share Agreement (ISAs): A student's contract with their institution or a private entity to pay a percentage of their future earnings for a fixed period after graduation in exchange for funds to pay for their education while enrolled.

Independent student: The classification of a student for federal need analysis to be based on a student and their spouse's (if applicable) household income for Title IV programs under the Higher Education Act (HEA).

The criteria for a student to be considered an independent student is *not* based on tax filing status, and generally classifies most students under the age of 24 as dependent students, unless they meet one of the following criteria for the academic year that they are seeking participation in a Title IV program:

- Married or separated but not divorced
- Working toward a master's or doctorate degree
- Have children and provide more than half of their children's support
- Have dependents (other than children or spouse) who live with them and provide more than half of their dependent's support

- Are currently serving on active duty in the U.S. armed forces for purposes other than training
- Are a veteran of the U.S. armed forces
- Since the age of 13 were an orphan, in foster care, or a ward or dependent of the court
- Are an emancipated minor or is in a legal guardianship as determined by a court
- Are an unaccompanied youth who is homeless or self-support and at risk of being homeless

Indirect Costs: Estimated expenses in the *Cost of Attendance* that are not paid directly to the institution.

Median family income (MFI): The median income for Washington State, adjusted by family size and number in college, and as determined by the office using a federal standard.

Need: The student's *Cost of Attendance* minus their *Expected Family Contribution*, or *Family Financial Responsibility* (if applicable).

Net Price: Amount of direct and indirect costs remaining after all *Gift Aid* is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Office: For WA state aid purposes, "Office" refers to The Office of Student Financial Assistance, a division of the Washington Student Achievement Council.

Postsecondary institution shall mean:

- Any public university, college, community college, or vocational-technical institute operated by the state of Washington, or any other university, college, or institute in the state of Washington offering instruction beyond the high school level which is a member institution of an approved accrediting association.
- Any institution, branch, extension, or facility operating within the state of Washington which is affiliated with an institution operating in another state must be a separately accredited member institution of an approved accrediting association.
- The separate accreditation requirement is waived for branch campuses of out-of-state institutions if the branch campus:
 - (i) Is eligible to participate in federal student aid programs; and
 - (ii) Has operated as a nonprofit college or university delivering on-site classroom instruction for a minimum of twenty consecutive years within the state of Washington; and
 - (iii) Has an annual enrollment of at least seven hundred full-time equivalent students; or
 - (iv) Is a nonprofit institution recognized by the state of Washington as provided in *RCW 28B.77.240*.

Program Level: Level of the degree-granting program in which a student is enrolled. Program levels may include: undergraduate (students seeking an associate degree, an undergraduate certificate, or a baccalaureate degree); post-baccalaureate (such as teacher certification); or graduate (students working on a master's degree, graduate certificate, doctorate, or professional degree). The amounts and types of financial aid for which a student is eligible is determined, in part, by their program level.

Scholarship: *Gift Aid* that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need.

Self-help: An institution's expectation that a student contribute toward their education using a combination of loans, student employment such as *Federal Work-Study*, and/or summer savings.

Student Aid Index (SAI): An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The SAI is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the Free Application for Federal Student Aid (FAFSA).

Student budgets: Determined by institutions and subject to approval by the office. The student budget consists of that amount required to support an individual as a student for nine months and may take into consideration cost factors for maintaining the student's dependents.

Tuition growth factor: An increase of no more than the average annual percentage growth rate of the median hourly wage for Washington for the previous fourteen years as the wage is determined by the Federal Bureau of Labor Statistics.

Unmet Need: The student's *Cost of Attendance*, minus their *Expected Family Contribution* or *Family Financial Responsibility* (if applicable), less any need-based aid received, such as *Gift Aid*, *Federal Work-Study* or *Federal Direct Subsidized Loans*.

Verification: A federally mandated process to confirm the accuracy of data provided by selected applicants on the Free Application for Federal Student Aid (FAFSA). To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.