Understanding Your Financial Aid Offer

Accepted Student Day

Spring 202 l



Husson Student 1 College Circle

Bangor, ME 04401

February 19, 2021

Dear Student,

Welcome to Husson! We're pleased to provide the enclosed financial aid offer for the 2021-2022 academic year.

Husson is an exceptional educational value. A recent analysis of tuition and fees by U.S. News & World Report, found that Husson University is the most affordable, private, four-year college in New England. Our low tuition and fees, combined with financial aid, allows many of our students to graduate with less debt than other colleges and universities.

Your financial need has been calculated based on the cost of attendance, minus your expected family contribution (EFC). Your EFC is calculated by the federal government from your FAFSA.

In the enclosed offer letter, you'll see the estimated cost of attending Husson University for the 2021-2022 academic year, along with the breakdown of the financial aid we've determined you're eligible to receive.

Per federal regulations, in order for your financial aid to be processed and then disbursed to your student account, the following document(s) must be received:

Offer Acceptance Student Signed 2019 Tax Return (full) Direct Loan Master Promissory Note Student 2019 W-2s and/or Schedule 1&C Verification Worksheet Direct Loan Entrance Counseling Parent 2 2019 W-2s and/or Schedule 1&C Direct Loan Annual Student Loan Ack

Additional information about financial aid is available in the enclosed **Important Information** sheet. If you have any questions, please contact Husson University's Financial Aid Office by telephone at 207.941.7156 or email us at <u>finaid@husson.edu</u>. We understand that the financial aid process can be confusing and we're happy to help with your questions.

Congratulations on your acceptance to Husson University. We look forward to you joining us in the fall!

Sincerely,

Anettobor

Anne E. Tabor Director of Financial Aid Receiving Your Offer Letter

Offer Acceptance

- Loan Entrance Counseling
- Loan Master Promissory Note (MPN)
- Dependency Worksheet
- Selective Service Registration

1 College Circle Bangor, ME 04401-2999 | tel 800.448.7766 | office 207.941.7156 | fax 207.941.7935 | husson.edu

Verification Documents

- Verification Form
- Student/parent signed 2019 federal 1040 tax returns
- Student/parent 2019 W-2s, Schedules 1/C
- Parent/student IRS statement on non-filing
- Student school statement of non-filing

Submitting Documents

Protect Your Information

• Secured fax - 207.992.4930

- Encrypted upload on Student Portal
- Encrypted email

• Document due date is June 7, 2021

Estimated	Financial	Aid	Offer	for:	Husson	Student	

Estimated 2021-2022 Cost of Attendance (COA)		YOUR EST
Budget Category Tuition and Fees	Amount \$20,430	AID OF
Room & Board	\$11,008	Federal Exp
Total Direct Costs	\$31,438	• \$0 Housing Plan
Budget Category	Amount	• On Can
Books & Supplies	\$1,150	Enrollment:
Miscellaneous	\$1,200	• Full Tin
Transportation	\$550	Should your e
Loan fees	\$50	change, pleas
		can update yo
Total Indirect Costs	\$2,950	
		Your Total B
Estimated Total Cost of Attendance	\$34,388 /year	Offer is:
**Indirect costs are additional expenses that contribute to a stude attendance, but are not charged to the student by Husson.	ant's cost of	
		This offer reg
Estimated Grants and Scholarshins (oilt aid)		maximum an

Estimated Grants and Scholarships (gift ai	d)		
	Fall21	Spring22	Total
Institutional Grant(s)			
Husson Eagle Grant	\$1,600	\$1,600	\$3,200
On-Campus Residential Grant	\$700	\$700	\$1,400
President's Academic Scholarship	\$2,500	\$2,500	\$5,000
U&Husson Scholarship	\$1,215	\$1,216	\$2,431
Beacon Scholarship	\$750	\$750	\$1,500
Federal Grant(s)			
FSEOG	\$300	\$300	\$600
Pell Grant	\$3,173	\$3,172	\$6,345
State Grant(s)			
Maine State Grant Programs	\$750	\$750	\$1,500
-			
Total Grant(s)	\$10,988	\$10,988	\$21,976

Estimated net out-of-pocket cost (direct			\$9,462
cost – gift aid)			
Estimated Loan Options (to be paid back by bo	rrower)		
	Fall21	Spring22	Total
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total	\$2,750	\$2,750	\$5,500
*Direct Loan amounts are subject to origination fees of 1.057% until 9/30/2021			
Estimated Work Options*** (not applied to stude account)	int		
		Total	
		\$1,800	
Federal Work-Study			
Federal Work-Study Total Work-Study		\$1,800	

Federal Expected Family Contribution (EFC) from the FAFS/ •\$0 Housing Plan: •On Campus Enrollment: •Full Time Should your enrollment or housing plan change, please notify our office so we can update your financial aid offer. Your Total Estimated Financial A Offer is: \$29,276 This offer represents the estimated maximum amount of institutional, federal, and state aid for which you are eligible. Your offer is based on the number of credits in which you enroll, housing status, and other fer associated with each program. Information about your awards: • Your Maine State Grant is i estimate. Actual contirmative will be sent to you by the Finance Authority of Maine	4:
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estimate. Actual confirmation will be sent to you by the	
estimate. Actual confirmation will be sent to you by the	an
Finance Authority of Maine	
(FAME).	
 The On-Campus Residentia 	aľ
grant is for students living in	n
the Residence Halls.	
 Federal Work Study is NOT 	•
credited to your student	
account.	

Your Financial Aid Offer is based on:

- Calculated financial need
- enrollment status
- housing plans
- Expected Family Contribution (EFC)

• Remember to complete the FAFSA every year by April 15

Cost of Attendance

stimated 2021-2022 Cost of Attend	ance (COA)			YOUR ESTIMATED FINANACIAL
Budget Category			Amount	AID OFFER IS BASED ON:
Tuition and Fees			\$20,430	HID OTTERTO DROED ON.
Room & Board			\$11,008	Federal Expected Family
				Contribution (EFC) from the FAFSA
Total Direct Costs			\$31,438	• \$0
				Housing Plan:
Budget Category			Amount	On Campus
Books & Supplies Miscellaneous			\$1,150 \$1,200	Enrollment:
Transportation			\$1,200 \$550	Full Time
Loan fees			\$50	Should your enrollment or housing plant
Loan rees			300	change, please notify our office so we can update your financial aid offer.
Total Indirect Costs			\$2,950	can opuale your interiolal aid offer.
101111111100100000			42,000	Your Total Estimated Financial Al
Estimated Total Cost of Attendance		\$34	.388 /year	Offer is:
indirect costs are additional expenses that con	tribute to a stu			\$29,276
tendance, but are not charged to the student b		and a second of		
				This offer represents the estimated
stimated Grants and Scholarships (gift aid)				maximum amount of institutional,
	Fall21	Spring22	Total	federal, and state aid for which you
stitutional Grant(s)				are eligible. Your offer is based on
Husson Eagle Grant On-Campus Residential Grant	\$1,600	\$1,600	\$3,200 \$1,400	the number of credits in which you
President's Academic Scholarship	\$700 \$2,500	\$700 \$2,500	\$1,400	enroll, housing status, and other fee
U&Husson Scholarship	\$1,215	\$1,216	\$2,431	associated with each program.
Beacon Scholarship	\$750	\$750	\$1,500	Information about some sounds.
deral Grant(s)				Information about your awards:
FSEOG	\$300	\$300	\$600	Your Maine State Grant is a
Pell Grant ate Grant(s)	\$3,173	\$3,172	\$6,345	estimate. Actual confirmatio
Maine State Grant Programs	\$750	\$750	\$1.500	will be sent to you by the
	0100	0100	+1,000	Finance Authority of Maine
al Grant(s)	\$10,988	\$10,988	\$21,976	(FAME).
				 The On-Campus Residentia
				grant is for students living in
				the Residence Halls.
Estimated net out-of-pocket cost (direct	ct		\$9,462	 Federal Work Study is NOT
cost – gift aid)				credited to your student
stimated Loan Options (to be paid back by				account.
	Fall21	Spring22	Total	
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500	A DEPART STORE STORE STORE
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000	
tal	\$2,750	\$2,750	\$5,500	territori di secondo di la seconda da seconda
ect Loan amounts are subject to origination fees				
.057% until 9/30/2021				and the second second second second
timated Work Options*** (not applied to st	udent			
count)				
		Total		
Federal West Study		P.4.000		
Federal Work-Study		\$1,800		
atal Work-Study		\$1,800		
to amount appears above, you are still eligible to wo	vk on campus.			

Estimated 2021-2022 Cost of Attendance (CO	A)			
Budget Category	Amount			
Tuition and Fees	\$20,430			
Room & Board	\$11,008			
Total Direct Costs	\$31,438			
Budget Category	Amount			
Books & Supplies	\$1,150			
Miscellaneous	\$1,200			
Transportation	\$550			
Loan fees	\$50			
Total Indirect Costs	\$2,950			
Estimated Total Cost of Attendance	\$34,388 /year			
**Indirect costs are additional expenses that contribute to a student's cost of				

**Indirect costs are additional expenses that contribute to a student's cost of attendance, but are not charged to the student by Husson.

- Initial offer based on 31 credits
 Tuition charged per credit hour
- Includes both direct and indirect costs
- Cost of attendance EFC = need

Gift aid

Estimated Financial Aid Offer for: Husson Student Student ID: 0111111

		Student ID: 0111111
Estimated 2021-2022 Cost of Attendance (COA) Budget Category Tuition and Fees	Amount \$20,430	YOUR ESTIMATED FINANACIAL AID OFFER IS BASED ON:
Room & Board	\$11,008	Federal Expected Family Contribution (EFC) from the FAFSA:
Total Direct Costs	\$31,438	•\$0 Housing Plan:
Budget Category	Amount	• On Campus
Books & Supplies	\$1,150	Enrollment:
Miscellaneous	\$1,200	Full Time
Transportation	\$550	Should your enrollment or housing plans
Loan fees	\$50	change, please notify our office so we can update your financial aid offer.
Total Indirect Costs	\$2,950	Your Total Estimated Financial Ald
Estimated Total Cost of Attendance	\$34,388 /year	Offer is:
**Indirect costs are additional expenses that contribute to a studen attendance, but are not charged to the student by Husson.	t's cost of	\$29,276
		This offer represents the estimated

	Fall21	Spring22	Tota
nstitutional Grant(s)			
Husson Eagle Grant	\$1,600	\$1,600	\$3,200
On-Campus Residential Grant	\$700	\$700	\$1,400
President's Academic Scholarship	\$2,500	\$2,500	\$5,000
U&Husson Scholarship	\$1,215	\$1,216	\$2,431
Beacon Scholarship	\$750	\$750	\$1,500
ederal Grant(s)			
FSEOG	\$300	\$300	\$600
Pell Grant	\$3,173	\$3,172	\$6,345
State Grant(s)			
Maine State Grant Programs	\$750	\$750	\$1,500
Total Grant(s)	\$10,988	\$10,988	\$21,976

Fall21

\$1,750

\$1,000

\$2,750

Spring22

\$1,750

\$1,000

\$2,750

Total

\$1,800

\$1,800

Estimated net out-of-pocket cost (direct

Federal Direct Subsidized Loan

Federal Direct Unsubsidized Loan

*Direct Loan amounts are subject to origination fees

Estimated Work Options*** (not applied to student

If no amount appears above, you are still eligible to work on campus. See the enclosed Important Information sheet for more information.

Estimated Loan Options (to be paid back by borrower)

cost - gift aid)

of 1.057% until 9/30/2021

Federal Work-Study

Total Work-Study

Total

account)

	riouang rian.
Amount	On Campus
\$1,150	Enrollment:
\$1,200	
\$550	Full Time
	Should your enrollment or housing plans
\$50	change, please notify our office so we
********	can update your financial aid offer.
\$2,950	
42,000	Your Total Estimated Financial Aid
88 /year	Offer is:
	\$29,276
	This offer represents the estimated
	maximum amount of institutional.
Total	federal, and state aid for which you
lotal	
	are eligible. Your offer is based on
\$3,200	the number of credits in which you
\$1,400	enroll, housing status, and other fees
\$5,000	associated with each program.
\$2,431	associated with each program.
\$1,500	
	Information about your awards:
\$600	
\$6,345	 Your Maine State Grant is an
	estimate. Actual confirmation
\$1,500	will be sent to you by the
+1,000	Finance Authority of Maine
\$21,976	
\$21,970	(FAME).
	 The On-Campus Residential
	grant is for students living in
	the Residence Halls.
\$9,462	
	 Federal Work Study is NOT
	credited to your student
	account.
Total	
\$3,500	
\$2,000	
\$5,500	
90,000	
	Automatic and a starting of the starting
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Federal grantsPell, FSEOG

- State grants
- Institutional grants
 - Merit scholarships, need-based scholarships
- Endowed/restricted scholarships
- Outside scholarships/tuition assistance

	Fall21	Spring22	Total
Institutional Grant(s)			
Husson Eagle Grant	\$1,600	\$1,600	\$3,200
On-Campus Residential Grant	\$700	\$700	\$1,400
President's Academic Scholarship	\$2,500	\$2,500	\$5,000
U&Husson Scholarship	\$1,215	\$1,216	\$2,431
Beacon Scholarship	\$750	\$750	\$1,500
Federal Grant(s)			
FSEOG	\$300	\$300	\$600
Pell Grant	\$3,173	\$3,172	\$6,345
State Grant(s)			
Maine State Grant Programs	\$750	\$750	\$1,500
Total Grant(s)	\$10,988	\$10,988	\$21,976

Net Cost

Estimated Financial Aid Offer for: Husson Student Student ID: 0111111

Estimated 2021-2022 Cost of Attendance (COA)		YOUR EST
Budget Category	Amount	AID OFF
Tuition and Fees	\$20,430	
Room & Board	\$11,008	Federal Expe
	*********	Contribution (
Total Direct Costs	\$31,438	• \$0
		Housing Plan
Budget Category	Amount	• On Cam
Books & Supplies	\$1,150	Enrollment:
Miscellaneous	\$1,200	• Full Tim
Transportation	\$550	Should your en
Loan fees	\$50	change, please
		can update you
Total Indirect Costs	\$2,950	
		Your Total E
Estimated Total Cost of Attendance	\$34,388 /year	Offer is:
**Indirect costs are additional expenses that contribute to a studen	it's cost of	S Gentle Same
attendance, but are not charged to the student by Husson.		
		This offer repr
Estimated Grants and Scholarships (gift aid)		maximum am

Estimated orants and octobal ships (girt alu)			
	Fall21	Spring22	Total
Institutional Grant(s)			
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Maine State Grant Programs	\$750	\$750	\$1,500
Total Grant(s)	\$10,988	\$10,988	\$21,976

Estimated net out-of-pocket cost (dir cost – gift aid)	rect		\$9,462
Estimated Loan Options (to be paid back t	oy porrower)		
	Fall21	Spring22	Tota
Federal Direct Subsidized Loan Federal Direct Unsubsidized Loan	\$1,750 \$1,000	\$1,750 \$1,000	\$3,500 \$2,000
Total	\$2,750	\$2,750	\$5,500
*Direct Loan amounts are subject to origination fees of 1.057% until 9/30/2021	1		
Estimated Work Options*** (not applied to : account)	student		
		Total	
Federal Work-Study		\$1,800	
Total Work-Study		\$1.800	

	YOUR ESTIMATED FINANACIAL
nt	AID OFFER IS BASED ON:
0	
3	Federal Expected Family
	Contribution (EFC) from the FAFSA:
1	• \$0
	Housing Plan:
	On Campus
	Enrollment:
	Full Time
	Should your enrollment or housing plans
	change, please notify our office so we
	can update your financial aid offer.
1	Your Total Estimated Financial Ald
	Offer is:
	\$29,276
	\$29,270
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	maximum amount of institutional,
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	are eligible. Your offer is based on
E 1	the number of credits in which you
	enroll, housing status, and other fees
	associated with each program.
	accounted man court program.
	Information about your awards:
	· Vous Malas Otata Count is an
	 Your Maine State Grant is an estimate. Actual confirmation
	will be sent to you by the
	Finance Authority of Maine
	(FAME).
	 The On-Campus Residential great is for students living in
	grant is for students living in the Residence Halls.
1	 Federal Work Study is NOT
	 Federal Work Study is NOT credited to your student
"	account.
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	and the state of the state of the state

Estimated net out-of-pocket cost (direct	\$9,462
cost – gift aid)	

• Calculation is direct cost – gift aid

• Before loans

Estimate

Budget Category	Amount
Tuition and Fees Room & Board	\$20,430 \$11,008
Total Direct Costs	\$31,438
Budget Category	Amount
Books & Supplies	\$1,150
Miscellaneous	\$1,200
Transportation	\$550
Loan fees	\$50
Total Indirect Costs	\$2,950
Estimated Total Cost of Attendance	\$34,388 /year
**Indirect costs are additional expenses that contribute to a si	

Estimated Grants and Scholarships (gift aid)		
	Fall21	Spring22	Total
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Total Grant(s)	\$10,988	\$10,988	\$21,976

Estimated Loan Options (to be paid back by	borrower)		
Estimated Coarr Options (to be paid back by	Fall21	Spring22	Total
Federal Direct Subsidized Loan Federal Direct Unsubsidized Loan	\$1,750 \$1,000	\$1,750 \$1,000	\$3,500 \$2,000
Total	\$2,750	\$2,750	\$5,500
Direct Loan amounts are subject to origination fees If 1.057% until 9/30/2021			
stimated Work Options*** (not applied to st ccount)	udent		
		Total	
Federal Work-Study		\$1,800	
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****	are eligible. Your offer is based on the number of credits in which you enroll, housing status, and other fees
	enroll, housing status, and other fees
	associated with each program.
1	nformation about your awards:
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	The On-Campus Residential
	grant is for students living in the Residence Halls.
	 Federal Work Study is NOT credited to your student
	account.
8	

Loans

		Spring22	Tota
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total	\$2,750	\$2,750	\$5,500

• Federal Direct Loans

- Subsidized (2.75% interest rate)
- Unsubsidized (4.3% interest rate)
- PLUS (5.3% interest rate)
- Alternative Private Loans
- Wait until June/July to apply for additional loans
- Apply for yearly estimated balance

Budget Category	Amouni
Tuition and Fees	\$20,430
Room & Board	\$11,008
Total Direct Costs	\$31,438
Budget Category	Amount
Books & Supplies	\$1,150
Miscellaneous	\$1,200
Transportation	\$550
Loan fees	\$50
Total Indirect Costs	\$2,950
Estimated Total Cost of Attendance	\$34,388 /year

	Fall21	Spring22	Total
institutional Grant(s)			
Husson Eagle Grant	\$1,600	\$1,600	\$3,200
On-Campus Residential Grant	\$700	\$700	\$1,400
President's Academic Scholarship	\$2,500	\$2,500	\$5,000
U&Husson Scholarship	\$1,215	\$1,216	\$2,431
Beacon Scholarship	\$750	\$750	\$1,500
ederal Grant(s)			
FSEOG	\$300	\$300	\$600
Pell Grant	\$3,173	\$3,172	\$6.345
State Grant(s)			
Maine State Grant Programs	\$750	\$750	\$1,500
Total Grant(s)	\$10,988	\$10,988	\$21,976

Maine State Grant Programs	\$750	\$750	\$1,500
Total Grant(s)	\$10,988	\$10,988	\$21,976
Estimated net out-of-pocket cost (direct			\$9,462
cost – gift aid) Estimated Loan Options (to be paid back by bo	mower		
Estimated coart options (to be paid back by ou	Fall21	Spring22	Total
Federal Direct Subsidized Loan Federal Direct Unsubsidized Loan	\$1,750 \$1,000	\$1,750 \$1,000	\$3,500 \$2,000
Total	\$2,750	\$2,750	\$5,500
*Direct Loan amounts are subject to origination fees of 1.057% until 9/30/2021			
Estimated Work Options*** (not applied to stude account)	ent		
		Total	
Federal Work-Study		\$1,800	
Total Work-Study		\$1,800	
If no amount appears above, you are still eligible to work of See the enclosed important information sheet for more info			

	Student ID: 0111111
unt	YOUR ESTIMATED FINANACIAL
	AID OFFER IS BASED ON:
30	
800	Federal Expected Family
	Contribution (EFC) from the FAFSA:
38	• \$0
_	Housing Plan:
unt	• On Campus
50	
00	Enrollment:
50	Full Time
50	Should your enrollment or housing plans
00	change, please notify our office so we
	can update your financial aid offer.
50	
_	Your Total Estimated Financial Ald
ar	Offer is:
	\$29,276
	This offer represents the estimated
	maximum amount of institutional,
tal	federal, and state aid for which you
	are eligible. Your offer is based on
200	the number of credits in which you
00	enroll, housing status, and other fees
00	
31	associated with each program.
00	Information about museuments.
	Information about your awards:
00	
45	 Your Maine State Grant is an
	estimate. Actual confirmation
00	will be sent to you by the
	Finance Authority of Maine
76	(FAME).
	 The On-Campus Residential
	grant is for students living in
	the Residence Halls.
62	
	 Federal Work Study is NOT
	credited to your student
1.1	account.
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Work Options

	Total
Federal Work-Study	\$1,800
Fotal Work-Study	\$1,800

- Work study funds are earned through on campus employment
- Not applied to the student's account

• Job listings available in early August

Paying the balance

- Federal Parent PLUS Ioan
 Studentaid.gov
- Alternative private loan
 - Elmselect.com
- Nelnet Campus Commerce Payment Plan
 - Mycollegepaymentplan.com

• Fall balance is due July 12, 2021

Outside Scholarships & Tuition Assistance

- Notify us as soon as possible about any scholarship and tuition assistance from outside sources.
- Outside assistance fills a student's unmet need first, then, if necessary
 - Adjust PLUS/private loan
 - Adjust Federal Work Study
 - Adjust Federal Direct Loans
- Encourage your student to continue to search for outside scholarships throughout their academic career
 - Scholarship Clearinghouse available at <u>https://www.husson.edu/financial-aid/</u><u>scholarships/scholarship-clearinghouse</u>

Appeals

- Review of current situation versus what was reported on FAFSA due to:
 - loss of job/income
 - divorce/death of parent(s)
 - excess medical expenses
- Submit letter of appeal to finaid@husson.edu
- Additional documentation will be requested, depending upon situation

Important Dates

- June 21-25 New Student Orientation
- August 28-29 Welcome Weekend
- August 30 Fall classes begin
- October I 2022-23 FAFSA opens (studentaid.gov)

We are here to help!

First floor, O'Donnell Commons Monday-Friday 8-4:30 <u>finaid@husson.edu</u> 207.941.7156 <u>husson.edu/financial-aid</u>

HUFinancialAid HU-FinAid @Hussonfinaid Anne Tabor, director Emily Singh, associate director Amy Hill, assistant director Laura Angelo, financial aid counselor

Leslie Baptista, financial aid specialist

April Young, administrative assistant