



# DEPAUL UNIVERSITY

## Office of Financial Aid



## Welcome to the 2026-27 Financial Aid Guide

This guide is here to help you navigate your 2026-27 academic year educational expenses and the financial aid resources available to support you. You'll find information on:

- Viewing and accepting your financial aid offer,
- How your estimated cost of attendance is calculated,
- Maintaining your financial aid eligibility,
- DePaul University payment plan options, and
- Other essential details.

Please review this guide carefully to make informed decisions for you and your family. For more in-depth details about your financial aid, visit our [Tuition and Aid](#) website or [contact us](#) with questions. Additionally, read the [Financial Aid Next Step Reminders](#) to stay organized with your financial aid requirements.

### Viewing and Accepting Your Financial Aid Offer in Campus Connect

Your financial aid offer is determined by several factors, including your [Free Application for Federal Student Aid \(FAFSA\)](#) information, your estimated cost of attendance, individual financial aid program requirements, and the availability of funds. While DePaul strives to provide the maximum assistance possible, aid is offered within the limits of program regulations and available funding.

Log into [Campus Connect](#) to view your financial aid offer. For step-by-step guidance, refer to our [Viewing & Accepting Your Financial Aid Offer In Campus Connect](#) instructions.

Your financial aid offer in Campus Connect provides:

- Detailed descriptions and amounts for each financial aid item listed,
- Eligibility requirements,
- Your cost of attendance budget,
- Anticipated disbursement information, and
- A downloadable and printable PDF Financial Aid Offer Notification.

### Important Recommendations

- Accept, reduce, or decline your financial aid offer in Campus Connect. Act within 14 days of receiving your financial aid notification email.
- Complete all remaining processing requirements before classes begin to ensure your aid is ready to disburse on time.
- Delays in accepting loans or completing requirements may result in reduced funding, as some programs have specific processing requirements before aid can be disbursed.

### Additional Resources

- For details on Federal financial aid programs, visit the [Federal Student Aid](#) website.
- For information on DePaul scholarship, visit our [Scholarship](#) page or [contact us](#).
- Explore [FATV videos](#) to learn more about the financial aid process.

## Federal, State, and Institutional Grants and Scholarships for Undergraduates

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

Your financial aid application is reviewed to determine your eligibility for federal, state, and institutional grants and scholarship funding. Grants and scholarships are forms of gift aid, meaning they are funds that do not need to be repaid.

- For Illinois residents, this includes all state grant programs, such as the Illinois Monetary Award Program (MAP). If you qualify, your estimated grant eligibility will be included in your financial aid offer. MAP amounts are based on full-time enrollment. Enrolling in fewer than 15 credit hours will reduce your Illinois MAP Grant.
- DePaul Scholarships have specific renewal requirements—please refer to the [scholarship website](#) for details.
- Unless otherwise noted, grant amounts are based on full-time enrollment (12 or more credit hours). Enrolling in fewer than 12 credit hours per term will reduce your Federal Pell Grant and most DePaul need based grant aid.

For more details on enrollment requirements for grant programs, review our [Financial Aid Disbursement Eligibility Chart](#).

## Changes to the Federal Direct Loan Programs

The One Big Beautiful Bill Act (OBBBA) introduces important changes to student loan borrowing beginning July 1, 2026.

### Key Changes to Student Loan Borrowing

- Elimination of the Grad PLUS Loan Program
- New Annual and Lifetime Caps
- Legacy provisions for students who borrowed under previous rules.
- Program or Enrollment Changes: Students who change academic programs or fail to enroll full-time may see adjustments to their loan eligibility.

Please visit our [website](#) for more information.

## Federal Direct Loan Applications and Requirements

### Loans (Self Help) are borrowed and must be repaid

Federal Direct Loans are borrowed money that must be repaid with interest. These loans come with specific requirements, which outlines the terms of the loan. Understanding these requirements is essential to ensure you meet the obligations of borrowing and managing your loan responsibly.

### Federal Direct Subsidized and Unsubsidized Loans

If you are a first-time borrower, there are two loan requirements you must complete at the [Federal Student Aid](#) website: a Loan Agreement (Master Promissory Note/MPN) and Loan Entrance Counseling.

### Federal Direct Grad PLUS Loans

Grad PLUS Loans are only available to students who have *received* Federal Direct Loans prior to July 1, 2026.

- **Application:** To apply, parents Eligible graduate and law students can apply for a credit-based Federal Direct Grad PLUS Loan in two ways:
  1. If your financial aid offer includes a PLUS loan, accept the offered amount (or reduce it to the desired amount) in [Campus Connect](#).
  2. If your financial aid offer does not include a PLUS loan, apply for one at the [Federal Student Aid](#) website.
- **Requirements:** If you are a first-time Grad PLUS borrower, there are loan requirements you must complete at the [Federal Student Aid](#) website including a Loan Agreement (Master Promissory Note/MPN) and Loan Entrance Counseling.

### Federal Direct Parent PLUS Loans

Parents of dependent undergraduate students may apply for a credit-based Federal Direct Parent PLUS Loan to help cover student expenses.

- **Application:** Parents can apply for PLUS loan at the [Federal Student Aid](#) website.
- **Requirement:** First-time parent PLUS borrowers, must complete a Loan Agreement (Master Promissory Note/MPN) at the [Federal Student Aid](#) website.
- **Instructions:** [How does a parent apply for a Federal Direct Parent PLUS Loan?](#)

## All Borrowers

We also recommend that all borrowers including parent borrowers complete the optional [Annual Student Loan Acknowledgement](#). This allows you to review and confirm any existing federal student loan debt and explore available repayment options.

## Understanding Your Cost of Attendance

Your estimated [cost of attendance](#) includes both direct and indirect costs. You can view this information in [Campus Connect](#) and in the PDF financial aid notification. As you review your cost of attendance, keep the following in mind:

### Direct Costs

These are charges billed directly to your student account by DePaul.

- **Tuition and Fees:** Estimated based on your academic career, college, academic program, and enrollment.
- **On-Campus Housing:** The estimated average cost for on-campus DePaul housing is included in your financial aid cost of attendance. However, your university bill will reflect the actual charges for your specific residence hall. Please note that campus housing is limited, and if you do not live on campus, your cost of attendance will be adjusted accordingly.
- **Meal Plan:** Based on the DePaul All-Access meal plan, as federal regulations require meal plans to reflect at least three meals per day. Choosing a different meal plan may impact your costs.

### Indirect Costs

These are expenses not billed to your student account.

- **Books, Course Materials, Supplies, and Equipment:** Estimated annual costs for required course materials,
- **Off-Campus Housing and Food:** If you plan to commute or live off-campus, an estimate for housing and food is included,
- **Transportation:** Estimated costs for travel between campuses, your residence, and your workplace,
- **Personal Expenses:** Miscellaneous costs for health insurance and personal items.

## Financial Aid Revisions

Financial aid offers may be adjusted throughout the academic year. Factors that could lead to a revision include:

- Receiving additional grants, scholarships, or loans.
- Changes in your expected enrollment status (e.g., full-time to part-time).
- Changes in your housing status.
- Updates to your FAFSA information.

If your financial aid is revised, you will receive an email notification to your BlueM@il email address. To understand the reason for the change, log in to [Campus Connect](#), click “Print Academic Year Award Notification”, and download your updated PDF financial aid notification. Be sure to review the award messages for details. Please note that any revised financial aid offer will replace all previous offers.

## Undergraduate Students

Your Federal Direct Loan offer is based on your academic grade level, which is determined by the number of [credit hours](#) you’ve completed. If your grade level changes and you’d like to request additional loan funding, submit the [Request to Adjust Federal Student Loans](#) form.

## Additional Financial Options

### DePaul University Payment Plans: Flexible, Interest-Free Options

Making college more affordable is our priority at DePaul University. That’s why we offer a variety of [payment plans](#) designed to fit your budget and make paying for your education easier. Payment Plan Brochure for the next academic year will normally be available by June. Here’s how our plans can help:

- **Flexible Installments:** Spread your yearly direct costs (like tuition, housing, and meal plans) over 12 monthly payments for the academic year (excluding summer) or up to three payments per term—for a low enrollment fee.
- **Automated Convenience:** Enjoy the ease of scheduled payments automatically deducted from your checking/savings account or credit/debit card.

- **Extended Deadlines:** If your employer provides tuition reimbursement, our plans allow you to extend tuition due dates without penalties.
- **Financial Aid Compatible:** Use our payment plans alongside your financial aid offer for added flexibility.
- **Interest-Free:** Our payment plans are completely interest-free, with no credit checks or pre-approval required.

If you are interested in the Payment Plans contact the Student Account Office.

## Private Educational Loans

Private educational loans, also known as alternative educational loans, are credit-based loans offered by banks and other private lenders. These non-federal loans can help students cover the gap between the total cost of their education and the financial aid they receive. Visit our [Private Loans](#) page for information on choosing a lender and applying.

## Student Employment – Federal Work-Study (Self-Help) is earned by working

Earn while you learn! The Career Center's [Office of Student Employment](#) is here to help students find on-campus job opportunities.

Some students may qualify for the need-based [Federal Work-Study Program](#), which provides part-time employment to help cover educational expenses. While Federal Work-Study eligibility is not required for most campus jobs, certain positions—such as those at the Steans Center—are exclusively available to Federal Work-Study-eligible students.

If you're interested in working on campus, [contact us](#) to see if you qualify for the Federal Work-Study Program.

## Tuition Insurance through GradGuard™

Each year, unforeseen medical issues prevent thousands of college students from completing their classes. If you need to withdraw after classes begin, you could lose some—or even all—of the money you've paid.

To provide peace of mind, DePaul University offers families the optional GradGuard Tuition Protection Plan. This tuition insurance safeguards your investment by reimbursing tuition, housing, and other eligible expenses if your student withdraws for covered reasons, such as:

- A serious illness or injury
- A covered mental health condition
- The covered death of the tuition payer

GradGuard's Tuition Protection Plan\* supplements DePaul's refund policy, offering coverage for withdrawals that occur outside the university's refund time frames. For less than 1% of your tuition cost, you can protect your family's financial investment in your education.

A college education is a significant investment—make sure it's protected. To get a quote or learn more about this optional insurance, call (866) 724-4384 or visit [GradGuard Tuition Protection Plan](#).

\*Terms, conditions, and exclusions apply. Plans may not be available to residents of all states. GradGuard is a service of Next Generation Insurance Group, LLC, the licensed agent for all insurance programs. Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series. Plan(s) may not be available in all jurisdictions. Allianz Global Assistance and Allianz Tuition Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. Non-insurance benefits/products are provided and serviced by AGA Service Company. Consumer may be responsible for charges incurred from outside vendors for assistance or concierge services. Contact AGA Service Company at 888-427-5045 or 9950 Mayland Drive, Richmond, VA 23233 or [tuition@allianzassistance.com](mailto:tuition@allianzassistance.com).

## Financial Aid Appeals

### Special Circumstance Appeal

Your financial aid eligibility is determined based on the information provided in your FAFSA. If your family's situation has changed since filing the FAFSA, or if you have unique circumstances you'd like us to consider, we encourage you to submit a [Special Circumstance Appeal](#).

### Cost of Attendance Appeals

Your financial aid cost of attendance, or "budget," is an estimate of the average educational expenses associated with attending DePaul. If you feel your cost of attendance doesn't accurately reflect your education-related expenses, you can submit a [Cost of Attendance Appeal](#).

### Unusual Circumstances

The FAFSA includes questions to determine a student's [dependency status](#). In certain cases, a dependent student may face specific conditions that justify a change in their dependency status. While a parent's inability or unwillingness to

contribute financially is not, on its own, grounds for a dependency override, we encourage you to [contact us](#) if you believe your situation involves unusual circumstances. We're here to discuss your options and provide guidance.

## Financial Aid Disbursement

Financial aid disbursement is the process of applying financial aid funds, such as grants, scholarships, or loans, directly to a student's account to cover tuition, fees, and other university charges. If the disbursed aid exceeds the account balance, the student may receive a refund to help with indirect expenses like books or living costs. Below, you'll find key information about the disbursement process, important dates, refunds, loan adjustments, and how changes in enrollment can impact your aid.

- **Financial Aid Distribution:** Your financial aid is distributed equally across each term and is scheduled to disburse to your student account approximately 10 days before the start of each term.
- **Viewing Disbursement Dates:** Anticipated disbursement dates are available in [Campus Connect](#). Aid will be applied to your student account after the close of business on the scheduled date, provided you meet all enrollment and eligibility requirements.
- **Refunds for Excess Aid:** If your financial aid disbursement exceeds your DePaul student account balance and you continue to meet eligibility requirements, you will receive a refund to help cover indirect expenses. It is highly recommended that you set up direct deposit to ensure faster access to your funds. Read our [Direct Deposit FAQ](#) on our website.
- **Loan Cancellation or Reduction:** You have the right to cancel or reduce any student loan (including Parent PLUS Loans) within 14 days of disbursement. To request cancellation or a reduction, contact the [Office of Financial Aid](#). Keep in mind that canceling or reducing a loan may result in a balance due, which will be your responsibility to pay.
- **Enrollment Requirements:** Full-time enrollment is required to receive most types of institutional financial aid. If you fail to begin attendance in classes or participate in online courses, your financial aid may be recalculated. Changes to your enrollment status can also affect your tuition and financial aid, potentially resulting in a recalculation and a balance due, which will be your responsibility. To understand how your enrollment status may impact your financial aid distribution, review our [Key Tips for Disbursement](#).

## Maintaining Eligibility

As a recipient of federal funding, you must meet specific requirements to maintain your eligibility for student aid.

### Satisfactory Academic Progress (SAP)

To remain eligible for financial aid, federal regulations require you to make consistent progress toward completing your degree. This is known as Satisfactory Academic Progress (SAP). You can check your SAP status in [Campus Connect](#).

SAP is evaluated based on three criteria:

1. **Cumulative Grade Point Average (GPA)**
2. **Course Completion Rate**
3. **Maximum Timeframe**

At the end of each term, these criteria are reviewed to determine your SAP status for the following term. You must meet all three measures at each evaluation to meet SAP requirements and remain eligible for federal aid. For more details, visit our [Satisfactory Academic Progress](#) page.

### 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 are required to review your eligibility for those funds. This process, called a Return of Title IV Funds calculation, determines how much federal aid you "earned" up to your withdrawal date using a federally mandated formula.

If the amount of aid disbursed exceeds the amount "earned," the excess funds must be returned to the U.S. Department of Education. Withdrawing before completing 60% of the term will result in the return of a portion of your federal aid.

If aid is returned, your student account may reflect a balance (or an increased balance) since some of the funds used to pay your bill are sent back. This review and recalculation is required for all students who stop attending all courses during the term. If necessary, your financial aid offers will be adjusted to reflect the results of this review. For more details, visit our [Return Title IV Aid](#) page.

## Share My Information

Share My Information is a [Family Educational Rights & Privacy Act \(FERPA\)](#) compliant feature in Campus Connect that allows you to authorize trusted individuals—such as parents, guardians, a spouse, employers, or others—to view specific information in your student record. Additionally, you can grant those with view-only access the ability to speak with our office on your behalf. For more details, visit the [Share My Information](#) page or select “Share Information and Privacy” under the “Profile” tile in [Campus Connect](#).

## Contact Us

We understand that navigating financial aid can feel overwhelming, but you're not alone—we're here to help! Our [financial aid website](#) is a great resource, offering detailed information and guidance to support you every step of the way. If you have any questions or need assistance, please don't hesitate to [contact us](#). We're committed to helping you succeed and ensuring you have the support you need to make the most of your educational journey.