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**OFFICE OF FINANCIAL AID  
& STUDENT ACCOUNTS  
PURDUE UNIVERSITY CALUMET**

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***Understanding Your Award Notification via PCSTAR***



Office of Financial Aid and Student Accounts  
Location: Enrollment Services Center – Lawshe 130

Financial Aid:  
(219) 989-2301 or 1-800-HI-PURDUE ext. 2301  
Fax: (219) 989-2141

Student Accounts:  
(219) 989-2560 or 1-800-HI-PURDUE ext. 2560  
Fax: (219) 989-2560

E-Mail Address: [finaid@calumet.purdue.edu](mailto:finaid@calumet.purdue.edu)  
Home Page: <http://www.calumet.purdue.edu/finaid>

PCSTAR (Student Access to Records):  
[https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P\\_WWWLogin](https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P_WWWLogin)

## **VIEWING AND ACCEPTING YOUR AWARDS VIA PCSTAR**

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Check PCSTAR at [https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P\\_WWWLogin](https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P_WWWLogin) to view your awards and monitor your financial aid status. (A reference document guiding you through PCSTAR is available at <http://www.calumet.purdue.edu/finaid/>)

1. Select “**Student Services and Financial Aid**” from the Main Menu
2. Select “**Financial Aid**”
3. Select “**Award Information**” from the Financial Aid Menu
4. Select “**Awards by Aid Year**” from the Award Information Menu
  - a. **General Information** tab – provides general information related to your awards
  - b. **Award Overview** tab - review and print your awards
  - c. **Resources/Additional Information** tab – provide responses to questions and information about additional resources you may be receiving
  - d. **Terms and Conditions** tab – review and accept terms and conditions for receiving financial aid
  - e. **Accept Award Offer** tab – review to accept your awards in full or in part, or to decline an award
  - f. **Special Messages** tab – view additional information that may be posted for your review
5. Select “**Important Financial Aid Messages**” from the Financial Aid Menu to view important messages to you
6. Select “**Award Messages**” from the Award Information Menu to view messages related to a specific award or awards

Other important information available to you via PCSTAR

1. Select “**Overall Status of Financial Aid**” from the Financial Aid Menu.
  - a. Select “**Student Requirements**” to view documents or information required from you, if any
  - b. Select “**Academic Progress**” to review your current status. If your status is “Probationary” you are at risk of losing your aid eligibility. If your status is “Ineligible” you are currently not eligible to receive financial aid and may submit an Appeal available at the following link <http://www.calumet.purdue.edu/finaid/SAPAPPEAL.pdf>
  - c. Select “**Account Summary**” to view your current account information
2. Select “**Aid Eligibility**” from the Financial Aid Menu.
  - a. Select “Financial Aid Holds” to view any holds currently existing on your account

## **YOUR AWARDS**

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Your awards may include Grants, Scholarships, Work-Study and/or low-interest loans. Awards are based on your demonstrated financial need and the availability of federal, state, and university funds.

## **DETERMINING FINANCIAL NEED**

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$$\begin{array}{rcl} & & \text{Cost of Attendance} \\ \text{less} & - & \text{Expected Family Contribution (EFC)} \\ \text{equals} & = & \text{Financial Need} \end{array}$$

## **COST OF ATTENDANCE**

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The figures below represent the average costs associated with a student taking 14 credit hours during Fall and Spring semesters.

- \$ 6,251 Tuition and Fees (in-state resident)
- \$ 13,662 Tuition and Fees (out-of-state resident)
- \$ 1,125 Books and Supplies
- \$ 6,571 Living costs (living with parent)
- \$11,470 Living costs (not living w/parent)
- \$10,413 Living costs (on campus)

## **YOUR AWARDS**

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Using all available federal and nonfederal aid, the financial aid administrator constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need; however, because funds for all programs are limited, the amount awarded can be less than the amount for which the student is eligible. At Purdue University Calumet the financial aid package is presented to the student electronically via PCSTAR. At Purdue University Calumet we strive to construct a financial aid package that meets 100% of the student's financial need. Your awards are subject to change due to information or circumstances that were either unknown or misreported at the time your awards were made.

The student may accept or decline offered financial aid electronically via PCSTAR. At Purdue University Calumet most gift aid funds (grants and scholarships) are automatically accepted on behalf of the student. Students must accept or decline all offers of self-help aid (student loans or student employment through the Federal Work-Study Program). Note: Failure by the student to accept and/or decline aid offered to them may result in the cancellation of some or all of the student's financial aid awards.

Purdue University Calumet begins notifying students of their aid eligibility in April for the following academic year. In order to receive an award notification the student must be admitted to Purdue University Calumet as a degree-seeking student in an aid eligible program and have provided any and all documents or information requested by the Office of Financial Aid in order for a determination to be made of the student's aid eligibility. The packaging of financial aid occurs on a weekly basis as financial aid files become complete and aid eligibility is determined.

**Awards are Reviewed and Adjusted (+/-), if necessary, at the following times during each semester:**

End of first week of classes (end of 80% refund period)	All aid reviewed base on your enrollment at that point in time
End of 4 <sup>th</sup> week of classes (end of all refund periods)	State Aid (Higher Education Award, Twenty-first Century Scholar Award) awards reviewed based on your enrollment at that point in time

## **INSTITUTIONAL SCHOLARSHIPS**

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Purdue University Calumet scholarships are offered on the basis of criteria established by the scholarship donor. To be considered for a need-based scholarship you must submit a FAFSA by the priority deadline of March 10 for the coming academic year. A separate scholarship application is not required for most Purdue University Calumet scholarships. Information about scholarships requiring a separate scholarship application is available at <http://www.calumet.purdue.edu/finaid/forms.html>.

## **OUTSIDE AWARDS**

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The total amount of a student's financial aid may not exceed their calculated financial need. Therefore, all private scholarships or other resources received by the student from private sources must be reported to the Office of Financial Aid. The student's financial aid eligibility will then be reviewed and adjusted accordingly. If an overaward occurs and a disbursement has already been made, the student will be billed for the amount of the overaward.

If you are receiving an outside award that is not currently listed as a resource as part of your award provide that information to our office via PCSTAR on the Resource/Additional Information tab displayed on the Award Information screen within PCSTAR.

## **GIFT AID**

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**GRANTS** are awards that do not have to be repaid. Eligibility for grants is based on the results of your FAFSA.

**FEDERAL PELL GRANTS** are awarded to undergraduate students who have demonstrated considerable financial need.

**If accepting a Pell Grant. . .** Enroll in at least 1 credit hour

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)** is awarded to undergraduate students who have demonstrated considerable financial need.

**If accepting a SEOG . . .** Enroll in at least 6 credit hours

**INDIANA STATE GRANTS:** If an estimated state award (**Higher Education Award or Twenty-First Century Scholarship**) is included as part of your award, Purdue University Calumet has determined that you may meet the state eligibility requirements for the program. You must be a full-time undergraduate student, an Indiana resident, and have demonstrated financial need to be considered for a state grant. **The State Student Assistance Commission of Indiana (SSACI) makes the final state award determination by July. NOTE: State awards are finalized and posted at the end of the refund period for the semester (after the 4<sup>th</sup> week of classes).**

**If accepting a state grant . . .** Enroll in at least 12 credit hours

**PART-TIME STATE GRANTS** are awarded by Purdue University Calumet based on an allocation received from the State. These awards are made for the Fall and Spring semesters separately following the end of the refund period for each semester (after the 4<sup>th</sup> week of classes).

## **SELF-HELP AID**

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**LOANS AND WORK-STUDY** are the self-help component of your financial aid award.

**Federal Work-Study** is federal financial aid offering students employment opportunities either on campus or off campus. The amount of work-study included on your award letter is not a guarantee of earnings or a credit toward your university charges. It is an estimate of potential earnings. Once placed in a job you will receive a paycheck every two weeks for hours worked during the pay period.

**If accepting work-study . . .**

- Enroll in at least 6 credit hours (undergraduate student) or 4 credit hours (graduate student)
- Accept your Federal Work-Study award
- Go to the Student Employment website at <http://webs.calumet.purdue.edu/studentemployment> for important information and contact Lorraine in the Office of Career Services at (219) 989-2529 regarding your Federal Work-Study placement.

**Low-interest Loans.** All federal loans (Stafford Loan and Perkins Loan) are processed directly through Purdue University Calumet, without an application from outside lenders. The loan amount listed on your Award Notification is the maximum amount you can borrow at this time based on your current grade classification and total loan borrowing for the academic year. You may choose to accept the full amount of your loan, a portion of the loan, or decline the loan entirely.

**FEDERAL PERKINS LOAN** is a federal loan with an interest rate of 5%. The federal government pays the interest as long as you are enrolled at least half time. Repayment of the principle and interest begins nine months after you are no longer enrolled at least half time.

First time Perkins Loan borrowers at Purdue University Calumet are required to complete Perkins Loan Entrance Counseling and a Perkins Loan Master Promissory Note (MPN).

**If accepting a Federal Perkins Loan . . .**

- Enroll in at least 6 credit hours (undergraduate student) or 4 credit hours (graduate student)
- Indicate the amount of Federal Perkins Loan you wish to accept
- Participate in the Federal Perkins Loan Entrance Counseling, if required on-line: [www.ecsi.net](http://www.ecsi.net)
- Complete your Federal Perkins Loan Master Promissory Note (MPN) on-line at [www.ecsi.net](http://www.ecsi.net)

**FEDERAL DIRECT STAFFORD LOANS** are awarded based on the information you provided on your FAFSA. Loan funds come directly to Purdue University Calumet from the federal government.

**Pro-rated Loans:** If you are registered for only one semester and will be graduating at the end of that semester Federal Regulations require that your loan be pro-rated.

**Disbursement:** Federal Direct Stafford Loan program funds are made in two equal disbursements. Students requesting a loan for one semester only will receive the first loan disbursement at the beginning of the semester and the second disbursement half way through the semester. The amount disbursed to you is equal to the amount of the Direct Stafford Loan you accepted less a 1.5% origination fee.

**Loan Entrance Counseling:** Required if you have not previously borrowed a Direct Stafford Loan through Purdue University Calumet. Complete your loan entrance counseling on-line at <https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp>

**Promissory Note Requirement:** If you have previously completed a Direct Stafford Loan Master Promissory Note (MPN) a new note is not required. If you are required to complete a Master Promissory Note, you can complete one online at <https://dlenote.ed.gov/empr/index.jsp>

#### **TYPES OF DIRECT STAFFORD LOANS**

**Federal Direct Subsidized Stafford Loan.** This loan is based on demonstrated need. The government will pay the interest while you are enrolled at least half-time and during the six month grace period after you are no longer enrolled at least half time.

**Federal Direct Unsubsidized Stafford Loan.** This loan is offered without regard to need. You are responsible for the interest from the day the loan is disbursed until the loan is repaid in full. You may defer making the interest payments during this time, but the interest will be added to the principle, increasing the amount you must repay.

##### **If accepting a Direct Stafford Loan . . .**

- Enroll in at least 6 credit hours (undergraduate student) or 4 credit hours (graduate student)
  - Indicate the amount of Direct Stafford Loan you wish to accept via PCSTAR
  - If required, complete Loan Entrance Counseling at:  
<https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp>
  - If required, complete your Master Promissory Note at: <https://dlenote.ed.gov/empr/index.jsp>
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#### **CHANGES IN ENROLLMENT**

Changes in enrollment may result in a revised financial aid award. You must notify the Office of Financial Aid immediately if there is a change in your enrollment, should you stop attending classes, or should you drop below a half-time status. **Note:** Contact Judy Johnson in the Office of the Registrar if you wish to officially withdraw from all your classes.

#### **WITHDRAWING FROM CLASSES**

If you withdraw, discontinue attendance, or drop classes, the Office of Student Accounts will determine the amount of financial aid that was earned and the amount that was unearned. You will be notified if you are responsible for repaying any part of the unearned financial aid. If you withdraw from all your classes after the 60% point of the semester you are not required to repay any part of your unearned financial aid.

If you wish to withdraw from ALL your classes contact Judy Johnson in person in the Registrar's office located in the Enrollment Services Center (Lawshe 130) or by phone at (219) 989-2181.

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## **PAYMENT OF TUITION & FEES**

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Students have primary responsibility know the status of their account and for paying their bill for tuition and fees before the fee payment deadline each semester. Payment can be made using financial aid funds and/or personal funds or through participation in the FACTS tuition payment plan.

**Pay On-Line via PCSTAR at:** [https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P\\_WWWLogin](https://banwebf.calumet.purdue.edu/pls/proddad/twbkwbis.P_WWWLogin)

## **PAYMENT OF TUITION & FEES USING FINANCIAL AID**

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Students whose financial aid is equal to or greater than their bill for tuition and fees will automatically have their classes held. In this case, should you choose not to attend, you must officially withdraw from your classes through the Office of the Registrar.

If the amount of your financial aid is less than your bill, you must pay the balance prior to the fee payment deadline or your classes may be cancelled.

## **REFUNDS**

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The University will begin issuing financial aid refunds to students prior to the start of classes for the semester. These refunds will be issued via the mail (check) or ACH (E-Refunding). Financial Aid refunds are issued to students whose refundable financial aid is greater than the total amount due on their bill at that time. As a result of this change book checks will no longer be issued. *Note: Financial Aid refunds are based on your aid eligibility at the time the refund is issued. Should there be a change in your enrollment or other eligibility factors your award will be revised. Any refund issued to you that you may not be eligible to receive must be returned to the University.*

## **REFUNDS – RECEIVING YOUR REFUNDS ELECTRONICALLY**

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To create your ACH payment profile for E- refunding go to **PCSTAR**, Payment Options, On-Line Payment System, and then **click** the Create a Refund Profile tab under Quick View. Click Payment Profile and follow instructions provided. A document to guide you through the creation of your ACH payment profile for E-refunding is available at <http://www.calumet.purdue.edu/finaid/>