## STUDENT FINANCIAL GUIDE

2024-2025





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## WELCOME TO ELMHURST UNIVERSITY!

An Elmhurst education is an excellent investment in your future. And we are committed to working with you to make sure it's also an affordable one.

This guide is designed to help you understand your bill and financial aid award, navigate the student loan process and take the next steps in your education.

Questions? Contact the Office of Student Financial Services—we're happy to help.

Phone: (630) 617-3015 Email: sfs@elmhurst.edu Web: elmhurst.edu/sfs

Office Hours: 8:00 a.m. to 4:00 p.m., Monday through Friday

Schedule an Appointment: elmhurst.edu/sfsappt

#### ABOUT THIS BOOKLET.

The terms and conditions outlined in this booklet pertain to the 2024-2025 academic year and replace those of all previous years. The information applies to all students at Elmhurst University. Elmhurst University reserves the right to change without notice any statement in this booklet concerning, but not limited to, rules, policies, tuition, fees, curricula and courses.

## ELIGIBILITY FOR FINANCIAL AID

Your financial aid award is based on your eligibility as outlined below:

#### Federal Financial Assistance

- Valid 2024-2025 FAFSA
- U.S. citizen or an eligible noncitizen
- · Valid Social Security number
- Enrolled or accepted for enrollment in an eligible degree or certificate program
- Enrolled at least half-time (for most federal aid)
- Maintain Satisfactory Academic Progress
- Additional requirements as detailed on studentaid.gov/eligibility

## State of Illinois Monetary Award Program (MAP)

- U.S. Citizen or eligible noncitizen or meet the criteria of the RISE Act
- Student or parent of student is a resident of the State of Illinois
- Enrolled in first bachelor's degree program
- Maintain Satisfactory Academic Progress
- · Demonstrated financial need

## **Elmhurst University Scholarships and Grants**

- Full-time enrollment (at least 12 credit hours per term for undergraduate programs) in an eligible degree program
- Select second-degree or graduate students may be eligible
- Maintain Satisfactory Academic Progress

Elmhurst University is not responsible for the availability of certain federal and state funds.

## ABOUT YOUR FINANCIAL AID OFFER LETTER

Students applying for financial aid may receive an offer letter from Elmhurst University. The following information can be helpful in understanding the information provided.

## **Financial Aid Terms and Definitions**

- Cost of Attendance: The Cost of Attendance (COA) is an estimate of a student's educational expenses for a period of enrollment. This includes Direct Costs (items charged by Elmhurst University) and Indirect Costs (items not charged) such as books and personal expenses.
- **Scholarships and Grant Aid:** The total amount of gift aid awarded (does not need to be repaid)
- Net Cost: The estimated cost after scholarships and grants are subtracted from the Cost of Attendance (COA)
- Loans & Work Study: The amount of self-help aid offered. Loans must be repaid. Federal Work Study funds are contingent upon finding employment.
- Estimated Outstanding Costs: The estimated cost not covered by scholarships, grants, loans, and work-study
- **Next Steps:** Guidance to complete the financial aid process such as viewing aid in self-service, accepting or declining loans, and completing required forms

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## MAP GRANTS

#### State of Illinois Residents

Students applying for financial aid through the FAFSA will automatically be considered for the State of Illinois (IL) Monetary Award Program (MAP) grant. If a student meets the eligibility criteria for the MAP grant, it will be included in their award letter. MAP grants are available to eligible Illinois residents who demonstrate financial need, based on the information provided on the FAFSA. MAP grant amounts vary by term (see below). The MAP grant is a limited fund based on application volume and appropriated funds from the state. Students are encouraged to complete and submit each year's FAFSA as soon as possible to receive full consideration.

## Alternative Application for Illinois Financial Aid

The Retention of Illinois Students & Equity (RISE) Act allows eligible undocumented students to apply for MAP grants via the Alternative Application. The application can be accessed at isac.org. The data from the application will be used to determine a student's MAP eligibility. Eligible students must also meet the MAP program's eligibility requirements. Students meeting the RISE Act criteria are strongly encouraged to complete this application.

#### MAP Grant Award Amounts

The amount of the MAP Grant is determined by the student's enrollment in the term. Students enrolled in 3.75 credits or more at Elmhurst University will be eligible for the full amount of MAP Grant for the term. Students enrolled in less than 3.75 credit hours at Elmhurst University will have their MAP Grant prorated based on their actual enrollment. Prorated amounts are calculated by dividing the actual enrollment hours by 3.75. For example, if a student is enrolled in 3.0 credits, they are eligible for 80% of the full MAP term amount  $(3.0 \div 3.75 = 80\%)$ .

## FEDERAL LOANS

If your financial aid award includes an offer of federal loans, the following information may be helpful.

There are two types of federal student loans available to undergraduates (Federal Direct Stafford loans):

- **Subsidized loans,** which do not start accruing interest while you're enrolled in school at least half-time
- Unsubsidized loans, which start accruing interest once the loan has disbursed

Interest rates are determined annually by the Federal Department of Education and are subject to change.

The maximum amount you may borrow depends on your academic level in school:

Dependent Student			Independent Student	
	Subsidized	Unsubsidized	Additional Unsubsidized	
First-year	\$3,500	\$2,000	\$4,000	
Sophomore	\$4,500	\$2,000	\$4,000	
Junior	\$5,500	\$2,000	\$5,000	
Senior	\$5,500	\$2,000	\$5,000	

## **Next Steps**

Before your loan can be credited to your account, you will need to officially accept it. Here's how:

- Go to myElmhurst Portal at my.elmhurst.edu. Click Self Service > Financial Aid > Review & Accept My Financial Aid Awards
- Complete your Master Promissory Note (MPN) and Entrance Counseling at studentaid.gov. Use your FSA ID to log in.

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## **Additional Borrowing Options**

If you need additional funding beyond your eligibility for scholarships or federal student loans, you may also consider these options:

Direct PLUS Loan (Parent PLUS Loan for Dependent Students)
The Department of Education offers Direct PLUS Loans to
eligible parents of dependent students. Parents can borrow any
amount up to the cost of attendance minus any financial aid the
student is eligible to receive. A credit check is required as part
of the application process. Interest rates are set annually by the
Department of Education and are subject to change.

To apply or complete a Master Promissory Note (MPN), visit studentaid.gov.

## Alternative (Private) Loans

Alternative, or private, loans are offered by banks and other private lenders to assist with education and living expenses not covered by other financial aid. These loans must be considered part of your financial aid package. They're based on your credit history and cannot be consolidated with your federal student loans.

Elmhurst University has relationships with many lenders and service agencies and therefore does not have a "preferred lender list." If you are choosing an alternative loan, you should compare the terms offered by different programs in order to choose the best fit for your situation. You can learn about and compare loan terms from multiple lenders using ELMSelect Tool at elmselect.com, which provides information for the loan programs most frequently used by Elmhurst University students.

Please note that you are not limited to lenders listed in the ELMSelect tool; you can borrow from any lender of your choosing. When deciding on an alternative loan, please consider the following: interest rates, fees, repayment options, monthly payments and deferments. Please contact SFS for assistance with this process.

## STUDENT EMPLOYMENT

Elmhurst offers a variety of opportunities for students to work on campus to gain experience and earnings.

There are two types of campus employment:

- Federal Work-Study (FWS), a need-based program which is federally funded and part of the Financial Aid Award. To utilize FWS, students must accept their offer on self-service. FWS is a limited resource and is not available to all students.
- Elmhurst University–Funded Employment, which is not part of financial aid.

Students are responsible for finding their own campus jobs. Positions are posted starting July 1 for the following academic year.

## How to Get a Campus Job

- 1. Go to myElmhurst Portal at my.elmhurst.edu and select "Student Jobs" from the Quick Links.
- 2. Contact the supervisor of the position you wish to apply for and arrange an interview.
- 3. Once hired, you will be required to submit required documents prior to your first day of work through Dropbox Sign.

## **Required Employment Documents**

- Federal Employment Eligibility form (I-9)
  - Passport *or* Picture ID and Social Security Card (Must present originals in person at SFS.
- Federal and State of Illinois W-4 Forms
- Elmhurst University Confidentiality Agreement
- Sprintax Profile (international students only)

Once authorized, students may enroll in Direct Deposit through Self-Service.

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## MISSING INFORMATION

You may receive a request from the Office of Student Financial Services to provide additional documentation to verify the data on your FAFSA. Your financial aid award is an estimate until we receive and verify all requested information.

- If you are asked to provide additional information, please provide only what is requested.
- Requested materials are listed on Self-Service.
- If there is an error on your FAFSA, please contact the Office of Student Financial Services. We can make most changes for you electronically.

Information must be submitted to the Office of Student Financial Services within three weeks of the request. Failure to provide information in a timely manner may cause a delay or reduction in your financial aid.

#### **Federal Tax Information**

## Direct Data Exchange (FA-DDX)

The FUTURE Act-Direct Data Exchange (FA-DDX) allows 2022 income tax information to be imported directly into the FAFSA from the IRS. This option will expedite the processing of financial aid as well as simplify the completion of the FAFSA. The Federal IRS Data Retrieval option is available now.

## Federal Tax Transcript

If the FA-DDX cannot be used and you are selected to provide verification documents, it will be necessary to obtain an official 2022 IRS Tax Return Transcript from the IRS. To order a 2022 IRS Tax Return Transcript, visit irs.gov/individuals/Get-Transcript

#### **Document Submission**

To submit documents to the Office of Student Financial Services safely and securely, please use the Secure Document Upload Tool located at elmhurst.edu/sfsupload. Using the secure document upload tool is the quickest and most secure way to submit missing information.

## SPECIAL CASES

The Office of Student Financial Services uses the FAFSA to determine eligibility for financial aid. We recognize that the FAFSA may not always provide an accurate representation of the current financial situation. If your situation has changed, we want to review the circumstances and determine if eligibility can be re-evaluated.

Additionally, if traditionally dependent students are experiencing any unusual circumstances, as seen below, we may be able to consider dependency override appeal.

### **Special Circumstances**

If a circumstance occurs that impacts you or your family's income or ability to pay, we may be able to adjust the FAFSA to better reflect the current financial situation. These circumstances may include:

- Loss of employment/change in income
- Divorce/Separation
- Death of a spouse or parent
- Exceptionally high medical expenses

#### **Unusual Circumstances\***

Unusual circumstances exist when a traditionally dependent student is unable to get parental information. This may include:

- Incarceration or institutionalization of both parents
- Abusive or unsafe family environment
- \*This does not include parents' refusal to contribute.

#### **Unusual Circumstances\***

As determined by the McKinney-Vento Act, a student is considered homeless or at risk if they lack fixed/regular/adequate housing. This includes:

- Sharing housing with others without alternatives
- Living in motels, cars, or other places not designed for residence
- Living in school dormitories without alternatives

Visit elmhurst.edu/scappeal for additional information

## **COST WORKSHEET**

Tuition/Fees - Annual: Comprehensive Fee - 3.0 to 4.75 credits (12 to 19 credit hours): \$42,495			12,495
OR			
Part-time or Credit Overload per Cred 1 semester hour (.25 credit) rate <b>\$1,207</b> of Credit Hours		+\$	
Additional Fees: Academic Technology Fee *Residential Network Fee: *Residents only First-Year Matriculation Fee: Transfer Matriculation Fee:	\$460 \$200 \$275 \$125		
Campus Housing: Double-occupancy room: Single-occupancy room: University Apartments & Houses: Double Single	\$6,848 \$9,872 \$9,120 \$11,650	+\$	
Food Plans: Light The Basic The Bluejay	\$3,978 \$5,260 \$6,964	+\$	
Other Fees:  Major-specific fees, parking fees, etc.	+\$		
ESTIMATED DIRECT COSTS: (Charges)			
Student Aid and Deposit Payments:  Estimated Direct Costs (see above):  Total Deposits (tuition/payments):  Total Gift Aid (grants and/or scholarships)  EU Academic Scholarships - \$			
ESTIMATED DIRECT COSTS AFTER AII DEPOSITS	D/	\$	

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## PAYMENT WORKSHEET

## Balance Payment Options: Unpaid BALANCE (see last line prior page) Federal Direct Subsidized Loan Federal Direct Unsubsidized Loan • Master Promissory Note (MPN), Entrance Counseling and Acknowledgment must be completed at studentaid.gov • A 1.057% origination fee is applicable to all Federal Direct Loans (subject to change) • Direct Stafford Loans have a fixed interest rate and are subject to change each year. Visit studentaid.gov/interestrates. Parent PLUS Loan - \$ • Application, Master Promissory Note (MPN) and Acknowledgment must be completed at studentaid.gov A 4.228% origination fee applies to all Federal Parent PLUS Loans (subject to change) • Direct PLUS Loans have a fixed interest rate and are subject to change each year. Visit studentaid.gov/interestrates. Alternative Loans BALANCE (estimate) · Pay in full before start of term, or **ELMHURST UNIVERSITY PAYMENT PLAN** per month • Enroll in payment plan (5 payments per term) Estimated Additional Educational Expenses (These items are factored into financial aid need analysis but are not included as a direct cost in the calculations above) Books Other Living Expenses TOTAL ADDITIONAL COSTS (ESTIMATED):

Please note that these worksheets are tools to help assess costs and payment options. Charges and payments may not follow this exact sequence on TouchNet billing statements.

## USING myELMHURST PORTAL, SELF-SERVICE & TOUCHNET

### • myElmhurst Portal

The myElmhurst Portal allows students to access several services related to registration, financial aid, student account and many others.

Go to my.elmhurst.edu. Sign on with your eNumber (e followed by your 7-digit student ID number) and self-created password. For help, contact Academic Technology Services at (630) 617-3767 or servicedesk@elmhurst.edu.

#### Self-Service

Students can use Self-Service to access their financial aid award, class registration, grades, billing, housing, and making deposits and payments on their account.

Sign on to myElmhurst Portal > Self Service

#### TouchNet

TouchNet Connect is Elmhurst University's online bill payment system. Students can make payments, view billing statements, and sign up for payment plans.

Sign on to myElmhurst Portal > TouchNet - Deposits & Payments

Use the menu bar to access each service to review your statement, make a one-time payment, or enroll in a payment plan.

#### Authorize a User

You can give others (parents, partners, employers, etc.) the ability to access your account information. This will apply only to your billing and payment information.

Access TouchNet - Deposits & Payments > Select "Authorized Users" Enter authorized user's email address and answer the access guestions.

## PAYMENTS & PAYMENT PLANS

You must either pay your balance in full by the initial due date for a term (the 15th of the month prior to the start of each term) or enroll in a payment plan each term.

### Enrollment Deposit

Access TouchNet Connect and pay by savings/checking account or credit card.

Sign on to myElmhurst Portal > TouchNet - Deposits & Payments > Deposits

## • Enroll in a Payment Plan

Access TouchNet - Deposits & Payments > Payment Plan > Enroll Now > Term > Payment Plan

Select Payment Method > Complete Payment Information Boxes > Agree to Terms & Conditions

There is no fee to enroll in a payment plan. A\$90 late fee is assessed for late payments on payment plans. Installments are subject to change based on updates to charges. Payment plans are not available for the distance nursing programs.

### Auto-Pay Plan

Set up five automatic monthly payments from your checking or savings account. There is no cost to enroll, and there are no monthly service fees.

## • Non-Auto-Pay Plan

Make five monthly payments in one of the following ways:

- Mail your check (or bring it in person) to the Office of Student Financial Services in Goebel Hall.
- Pay by online bank transfer or credit card through TouchNet Connect. A user fee of 2.95%, with a minimum fee of \$3.00, is charged by the third-party processor on all credit or debit card transactions.

• Cash payments can be made in-person at the Office of Student Financial Services during business hours.

## • Important Payment Information

All payments are due on the 15th of each month.

Accounts that are not enrolled in a payment plan and have a balance may be placed on a business hold during open registration times (November and April) and the student will not be able to register until the account is in good standing.

Accounts not enrolled in a payment plan and not paid in full will be charged a 1% service fee each month.

Payments returned due to insufficient funds will be assessed a \$30 NSF fee.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal and state regulations require that schools establish and monitor the Satisfactory Academic Progress of students enrolled in a program that leads to a degree or certificate. Failure to make Satisfactory Academic Progress in the courses taken at Elmhurst University can result in a loss of eligibility for federal, state and institutional aid. Satisfactory progress is monitored in three ways:

- 1. **Cumulative grade-point average.** Students must maintain a cumulative grade-point average of at least 2.0.
- 2. **Total number of credits attempted versus completed.**Students must complete (earn) 67 percent of the course credits for which they registered. *Withdrawal from a course or an unresolved incomplete constitutes failure to complete (earn credit for) the course.*
- 3. **Total earned academic credits.** Students cannot have earned more than 150 percent of the academic credits necessary for graduation. This rule includes transfer credit. To ensure that a student is making sufficient academic progress, students must complete their undergraduate program in six years if they are enrolled full time. The maximum length is extended if a student is half time.

Satisfactory Academic Progress is evaluated at the end of each term.

For the full policy for Satisfactory Academic Progress, please visit **elmhurst.edu/satisfactory-academic-progress** 

## WITHDRAWAL AND RETURN OF FEDERAL FUNDS

#### Withdrawal

When a student withdraws from the University or drops a course, charges will be assessed according to the length of the course and the number of calendar days into a term. Elmhurst University aid is typically adjusted at the same percentage rate as the full-time tuition and fees withdrawal schedule used by the Office of Student Financial Services (see below). Academic Technology Fees are not adjusted after a semester begins.

#### **Return of Financial Aid**

When a student withdraws after beginning attendance in the term, federal Title IV aid may be adjusted and returned based on the number of days that the student has been enrolled for the term. Unearned aid is calculated by taking the number of days attended as a percentage of the number of days in the term and then it will be removed from the student's account. Once the student has been enrolled and attending for 60% of the term, adjustments are no longer required.

## **Tuition Adjustment Schedule**

	Semester Courses	8-Week Courses*
\$20 (Per Course)	Prior to or during the first week of the term	Days 1-4
85% refund	2nd week of the term	Days 5-7
70% refund	3rd week of the term	Days 8-11
50% refund	4th week of the term	Days 12-14
30% refund	5th week of the term	Days 15-18
No refund	6th week and thereafter	Days 19 and beyond

<sup>\*</sup>Courses less than 8 weeks will be reduced proportionately

## STATEMENT OF FINANCIAL RESPONSIBILITY

By registering for courses at Elmhurst University, you hereby acknowledge that you are entering into a contractual arrangement with Elmhurst University, whereby you agree to comply with all laws, rules and regulations applicable to your registration, payment of fees, enrollment and attendance. The terms and conditions of this contract include those contained in this document and the Elmhurst University Catalog, Student Handbook and academic calendars that are in effect during the years of your enrollment. All students are responsible for reviewing, understanding and abiding by the University's regulations, procedures, requirements and deadlines as described in official University publications.

You further understand and agree that your registration and acceptance of these terms constitute a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. \$523(a)(8)) in which Elmhurst University is providing you educational services, deferring some or all of your payment obligations for those services, and you promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

Accounts not paid in full at the beginning of a term or enrolled in a payment plan may be placed on a business hold, preventing registration for future semesters. Additionally, official transcripts (in certain conditions) as well as diplomas will not be released by the University.

#### **Debt Collection**

Elmhurst University will pursue any and all collection efforts and practices including referring the account to billing and/or collection agencies as well as attorneys. Students with assigned accounts may be responsible for additional charges associated with the collection of the debt including but not limited to: collection agency fees, reasonable attorney's fees, court costs and all other charges allowed by law. Once an account has been referred to a collections agency, any additional collections fees cannot be removed from the account and the student must make all payment arrangements with the collections agency.

# STATEMENT OF FINANCIAL RESPONSIBILITY (CONT.)

## Bankruptcy

Tuition and other related fees may not be dischargeable in bankruptcy and may survive after the bankruptcy has closed. A student may still owe the debt to the University after the bankruptcy.

#### Financial Aid

I understand that aid included on my Financial Aid Offer Letter does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements as defined by the respective aid programs. I understand that financial aid will only be credited to account balances (including tuition, fees, housing, meal plans, and other direct costs) after my financial aid file is completed and loan funds have been secured. Finance charges may be added to account balances for which financial aid has not yet been credited by the published payment due date(s).

I understand that my financial aid is contingent upon my continued enrollment and attendance upon which my financial aid eligibility was calculated. If I drop a class before completion, I understand that my financial aid eligibility may change, and that I may become ineligible for some or all of the financial aid awarded to me. I understand that should I receive a refund of a credit and my financial aid is subsequently reduced, additional charges are incurred, or I withdraw from all courses, I understand and agree I am responsible for paying any resulting balance due and payable to Elmhurst University.

I understand that all prizes, awards, scholarships, and grants awarded to me by Elmhurst University or third-party organizations will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of the above awards is considered financial assistance according to federal Title IV regulations and may therefore reduce my eligibility for other financial aid which, if already disbursed to my student account, may be reversed and returned to the source.

## ADDITIONAL INFORMATION

## **Degree Completion Programs**

Students in degree-completion programs follow the same application procedures as traditional students and are eligible for similar financial aid programs.

## **Graduate Programs**

Graduate students are eligible for limited graduate fellowships and grants. If you're enrolled at least half-time (six or more credit hours per term), you are eligible to borrow federal student loans.

#### **Part-Time Students**

Students who are enrolled between 6 and 11 credit hours per term will be charged per credit hour and therefore have lower tuition charges.

#### **International Students**

International students are considered for merit-based scholarships at the point of admission to the University. These scholarships are renewable.

## **Study Abroad**

Additional financial aid consideration may be offered to students taking international/study-abroad courses. Contact the Office of Global Engagement in the A.C. Buehler Library at (630) 617-3460.

### **Veterans**

Elmhurst University welcomes veterans and administers VA benefits for eligible students. Contact the Office of Student Financial Services at (630) 617-3015.

## ADDITIONAL INFORMATION (continued)

### **Attending Another Institution**

Current students who plan to apply course credit from another institution to their degree program at Elmhurst must follow specific procedures. The courses must first be approved by the Office of Advising to assure that they will be applicable to a degree program at Elmhurst. Please contact the Office of Advising at (630) 617-3450 for more information.

#### **Tuition Reimbursement**

If you are eligible to receive full or partial tuition reimbursement from your employer or the employer of another family member, the face value of the reimbursement must be taken into consideration in determining your financial aid. A letter confirming your tuition reimbursement benefits, along with a \$25 service fee, must be received with the Office of Student Financial Services each term in order to defer your payments without incurring service fees.

#### Taxes and Financial Aid Awards

Under current U.S. income tax laws, financial aid designated for tuition, fees, books and supplies may not be taxable. Federal Work-Study awards are not subject to Social Security Tax (F.I.C.A.) withholding during periods of enrollment. Please note that tax laws are subject to change.

The Office of Student Financial Services does not offer income tax counseling of any kind. Questions on income tax liability, filing status, reporting income and tax treaties should be addressed to the United States Internal Revenue Service.

#### **Email Communication**

The University has the right to use email to send you official communication, including any pertaining to tuition, billing and financial aid—and to expect students to receive and read such messages in a timely manner. Official Elmhurst University email is always sent to your Elmhurst student email address. The University is not responsible for email forwarded to an alternate address. Failure to receive or read official University email does not exempt you from knowing and complying with message content.

## **RESOURCES**

#### Office of Student Financial Services

For help regarding financial aid awards, student loans, campus employment, payments, account balances, refunds, service charges, and other financial matters

Phone: (630) 617-3015 Email: sfs@elmhurst.edu Web: elmhurst.edu/sfs

Office Hours: 8:00 a.m. to 4:00 p.m., Monday through Friday

Schedule an Appointment: elmhurst.edu/sfsappt

Office of Housing and Residence Life (630) 617-3150

Living on campus, meal plans, application deadlines

Office of Registration and Records (630) 617-3250

Course schedules, class registration, transcript requests, academic calendars

Office of Advising (630) 617-3450

## Scholarship and Web Resources

Online scholarship services are a valuable resource tool for financial aid. Visit our external scholarship page for more info: elmhurst.edu/externalscholarships

## Other Valuable Web and Phone Resources

FAFSA and FAFSA Renewal: (800) 433-3243

fafsa.gov

U.S. Department of Education: (800) 433-3243

studentaid.gov

Direct Loan Servicer: (800) 557-7394

studentaid.gov

State of Illinois Monetary Award (800) 899-4722

Program (MAP):

isac.org





**OFFICE OF**Student Financial Services

Goebel Hall, 108 190 Prospect Avenue Elmhurst, III. 60126

elmhurst.edu