



FLORIDA SOUTHERN COLLEGE

FINANCIAL AID AND PAYMENT INFORMATION FOR THE DPT PROGRAM

The FSC DPT program has a different cost of attendance budget for each semester (fall, spring, and summer) based on enrollment hours. The cost of attendance budget determines the maximum amount a student may borrow in loans for a given semester. For eligible students, the federal government allows up to \$10,250 per semester through the Federal Direct Unsubsidized Loan. However, federal borrowing limits may be affected by a student's prior loan history, and a FAFSA review is required to determine eligibility.

Because of the tuition costs associated with the program, the Federal Direct Unsubsidized Loan alone will not fully cover tuition expenses. For example, during the first semester, a student enrolled in 18 credit hours would incur tuition charges of approximately \$18,010. With a maximum unsubsidized loan of \$10,250, the remaining balance due would be approximately \$7,760. Based on the first-semester cost of attendance budget of \$27,631, students who borrow the maximum amount available under the semester budget may receive a refund of approximately \$10,000 after tuition and fees are paid. These funds can be used toward other educational expenses not included in the semester tuition charge (living expenses). Currently, FSC does not offer institutional scholarships for the DPT program. However, external scholarships are accepted, and several opportunities are listed on the FSC website under the DPT program information.

The first step is to determine how you would like to pay for your educational expenses. Options include paying out of pocket, borrowing loans, or using a combination of both. Students may combine federal and private loans; however, this will result in separate loan repayment obligations after completing the program.

Budget/Cost for the 26-27 Academic Year:

Semester Enrollment	Enrollment Hours	Semester Tuition Charge	Unsubsidized Loan Eligibility Based on FAFSA eligibility	Balance after Unsub loan	Semester Budget
Fall	18	\$18,010	\$10,250	\$7,760	\$27,631
Spring	16	\$16,020	\$10,250	\$5,770	\$25,641
Summer	14	\$14,030	\$10,250	\$3,780	\$23,651

Making Payments: The following are ways a student can make a payment for the full or remaining balance due.

Payment Type	Credit Check Required	How Much Can be Borrowed	Additional Information
Cash/ Credit Card Payments	No	N/A	Students may make payments through the Portal or in the Student Accounts Office. Please notify Student Accounts at 863-680-4154 when a payment is made.
Payment Plan	No	N/A	Students may arrange a payment plan through the Portal. Payment plan deadlines apply; please contact the Business Office at 863-680-4154 for deadline information.
Private Student Loan	Yes	Up to the budget for the semester	We recommend applying for a private loan beginning May 1 to cover the full academic year (fall & spring). Applications submitted earlier may require reapplication each semester due to credit expiration requirements. Summer is a separate term (same award year), and may be submitted as early as March 1st. Choose your preferred lender and apply directly through their website to determine your eligibility.

FAFSA: www.studentaid.gov. The FAFSA must be completed each year in order for a student to receive federal aid.

Loan Documents: www.studentaid.gov Unsubsidized Federal Direct: Entrance Counseling & Master Promissory Note (MPN). This must be current and not expired. You will choose the subsidized/unsubsidized Entrance and MPN. If additional documents are needed, the Financial Aid office will contact you.

If you have any questions or concerns, please contact Mrs. Roadarmel at 863-680-3963 or RRoadarmel@flsouthern.edu.