

First Year FAQs—Program in Audiology and Communication Sciences (PACS)

- *The Unsubsidized Stafford Loan only covers a portion of my tuition—how do I cover the rest and pay for living expenses?*
 - You may wish to take out a [Grad PLUS loan](#) or a [private loan](#).
- *How do I know how much to take out?*
 - Create a budget of your anticipated rent, utilities, and food costs for 1 month and then multiply that by 9. Then add the cost of tuition for the academic year (**\$42,750**), and you've got your estimated budget.
 - You may borrow up to the Cost of Attendance for the academic year, minus whatever other aid you currently have.
 - **This does not include any scholarships.**
 - AuD students are enrolled in Summer and have expenses budgeted for that term.
- *How do I get money to pay rent?*
 - If you take out more funds than are needed to cover tuition, you will be issued a **refund**. This will come to you in either a paper check or an eRefund, and you may use these funds for your personal living expenses—books, rent, food, clothes, etc.
 - If your landlord requires that you show him/her a financial aid award letter before signing, print out the “Disbursements” page on your NetPartner. This shows your current aid. If you need further documentation, please contact our office.
- *I'm still not sure how much to take out. What if I take out too much or too little?*
 - Took out too much? You have 120 days from the **date of disbursement** to return any unused federal funds through our office. This will reverse any interest or fees on that returned portion of the loan.
 - Took out too little? Contact our office. If your credit check is still valid, we can usually increase your Grad PLUS loan via an email request. If it's not, we'll just have you complete a new PLUS loan application.
- *When will I get my funds?*
 - We can disburse funds no sooner than 10 days prior to the start of classes. After disbursement, if you are due a refund, you can expect to receive that between 5-7 business days after your disbursement.

If you have other questions, I'm here to answer them:

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