Title IV financial aid includes Federal Pell Grants, Federal SEOG, and Federal Direct Loans (Subsidized, Unsubsidized, or PLUS). Credit balances occur when the combined sum of credited financial aid funds exceeds the student's allowable institutional costs (e.g. tuition, equipment, and fees, as well as other costs toward which the student has authorized the institution to apply funds). Credits may also be created by the disbursement of non-Title IV funds such as private loans, veteran's benefits, scholarships, etc.

Signing each of the authorizations below is OPTIONAL and is not required for admission, enrollment, receipt of financial aid or receipt of other services at this institution.

______ Title IV financial aid funds will be credited to my student account, without separate authorization, for tuition and required fees. I authorize Title IV funds to be used for other current educationally related charges applied to my student account including books, supplies and any other direct or indirect charges.

______ Once tuition and fee charges have been paid, my account may have a credit balance. Please retain the credit balance on my account (from either Title IV funds or non-Title IV funds) to cover educational expenses that I will incur prior to the end of this academic year to assist me in managing my educational costs.

______ Credit balances that may result from the crediting of Title IV financial aid funds may be applied to prior year charges up to $200.00.

______ If upon leaving school through graduation or withdrawal, a credit balance exists on my student account after all the Title IV fund and tuition adjustments have been made, the credit balance may be used to reduce my loan indebtedness by returning such credit balance to my loans in the following order:

1. To outstanding private loans
2. To outstanding federal direct unsubsidized loans
3. To parent’s PLUS loan
4. To outstanding federal direct subsidized loans

I understand that I have the option to change my mind regarding the decision about my credit balance as long as it exists on my account. I am responsible for notifying the financial aid department of changes in my financial, academic or enrollment status.

This application will be on file, unless rescinded by me, to process financial aid during my entire enrollment at this institution.

______________________________  ______________________
Signature       Date

To be signed by PARENT BORROWER – if Federal PLUS Loan

______________________________  ______________________
Signature of Parent       Date