



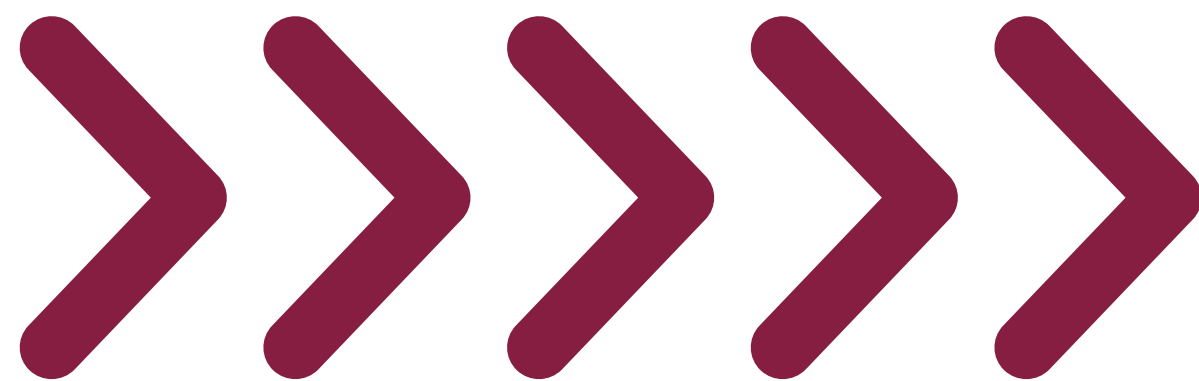
ENROLLMENT MANAGEMENT
**UNIVERSITY SCHOLARSHIPS
AND FINANCIAL AID**
VIRGINIA TECH.

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FOR COPY OF
PRESENTATION!*



MONEY MATTERS:

*Understanding
Your Offer*



Congratulations on your acceptance to Virginia Tech!





AGENDA

- Your Financial Aid Offer Notification
- Delayed Financial Aid Offer
- Accessing Your Financial Aid Portal
- Navigating Your Financial Aid Information
- Reviewing Scholarships, Loans, and Work-Study (if offered)
- Understanding Terms and Conditions
- Satisfactory Academic Progress (SAP)
- College Financing Plan
- Professional Judgment Process and Requests



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FINANCIAL AID OFFER NOTIFICATION

2026-2027 Financial Aid Offer Notification

Dear Hokie Bird,

Thank you for your interest in Virginia Tech! We have received your Free Application for Federal Student Aid (FAFSA) and your financial aid offer is available to view in your [VT applicant portal](#).

You may access your financial aid offer by logging in to the applicant portal with your login credentials. If you have problems accessing this site, please contact the Admissions Office at (540) 231-6267 or by e-mail at admissions@vt.edu.

Once you log into the portal, follow these steps:

- Click the View Your Financial Aid Portal link on the right side of the page.
- On the next page, click the View Your Financial Aid button on the right side or bottom of the page.
- Select the **College Financing Plan** option to review important information about your offer.
- Now go to the **Offer** tab to accept, decline, or modify your individual award offers.
- Scroll to the Options to Pay Net Cost section.
- Review scholarship offer(s), Federal Work-Study, and loan(s).
- Act on each offer by selecting Accept, Modify, or Decline (Pick modify if you want to borrow less than the full loan amount offered).
- Click **Submit** at the bottom of the page. **Accept** the Terms and Conditions, if available, for any scholarship(s) you have accepted.



NO FINANCIAL AID OFFER NOTIFICATION?

Missing or Incomplete Documents

You should have received emails from our office outlining any requested or required information. Please complete these items as soon as possible.

Submitted FAFSA but Showing Not Received

If your FAFSA was submitted to Virginia Tech more than a couple of weeks ago and is still showing as not received, we may need to verify your Social Security number. Please call our office for assistance.

No FAFSA Received

If we have not received your FAFSA, you likely will not have a financial aid offer. It's also possible that your FAFSA was submitted within the past two weeks and is still being processed.

Need Us to Review Your Record?

If you do not believe any of these situations apply to you, please contact our office by phone or email so we can review your record.



NEGOTIATION & APPEALS



Virginia Tech awards financial aid by offering the strongest possible package up front based on your eligibility and available funding. We do not hold back aid for later negotiation or match offers from other institutions.

We do have a process available for students and families who have experienced a loss of income, which we will cover later in the presentation.



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FINANCIAL AID OFFER NOTIFICATION



Check your email



Log into your financial aid portal



Select the aid year 2026-2027



Opens on the Home Tab

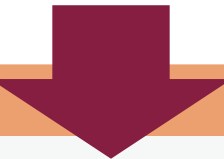


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FINANCIAL AID PORTAL HOME TAB



1

Important Messages

Personalized messages specific to your financial aid added by our team

2

Student Requirements

Actions, Documentation, or Steps that must be completed to finalize your financial aid.

- Satisfied = Completed
- Unsatisfied = Still Needed

The screenshot shows the 'Financial Aid' portal interface. At the top right, there is a dropdown menu for 'Aid Year' set to '2026-2027' and a notification icon. Below this is a navigation bar with links for 'Home', 'Offer', 'Financial Aid History', 'Resources', 'Notifications', 'Satisfactory Academic Progress', and 'College Financing Plan'. The main content area features a prominent message: 'Accept your Award and Agree to Terms and Conditions'. The message text reads: 'You have not accepted your USFA Administered award and/or Terms and Conditions. You will not have the award reflected on your student bill until you have completed both items. Please proceed to the Award offer tab, accept...'. Below this message is a section titled 'Student Requirements' with a help icon. Underneath, there are two categories: 'Unsatisfied Requirements' and 'Satisfied Requirements'. In the 'Unsatisfied Requirements' section, there is one item: 'Terms and Conditions' with a yellow warning icon, a last update of '04/21/2025', and a 'DOCUMENT NEEDED' button. In the 'Satisfied Requirements' section, there is one item: 'Free Application for Federal Student Aid (FAFSA)' with a green checkmark icon, a last update of '01/09/2025', and a 'COMPLETED AND PROCESSED' button.



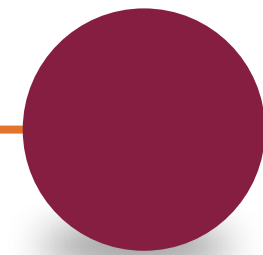
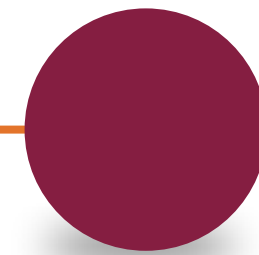
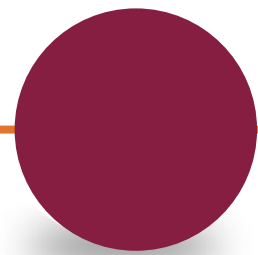
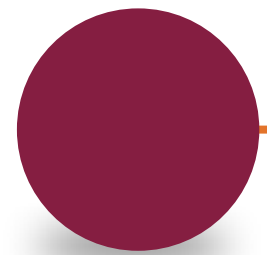
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AWARD OFFER TAB



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This tab brings together key details about your financial aid, including your enrollment status, Student Aid Index, Cost of Attendance, available grants and scholarships, work-study and federal loan offers (if applicable), and an estimate of your net cost for the year.



Enrollment status refers to the number of credits you are registered for each term (such as full-time, three-quarter time, half-time, or less than half-time). Your enrollment status can affect the amount and types of financial aid you are eligible to receive.

The Student Aid Index (SAI) is not the amount you will pay. It is a formula-based number used to determine your eligibility for financial aid.

The Cost of Attendance (COA) is an estimate of the total cost to attend for one academic year. It includes both billable expenses, such as tuition and fees, and non-billable expenses, such as room, food, books, transportation, and personal expenses.

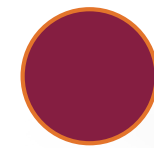
Offered Financial Aid lists the funding available to help cover your costs, including grants and scholarships, work-study, and federal loans. You may need to accept, decline, or adjust some offers to finalize your financial aid.



OFFER TAB- COST OF ATTENDANCE

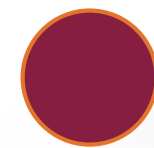
The Cost of Attendance is an estimate of what it may cost to attend for the academic year. While some expenses are fixed, making wise choices, especially for non-billable costs like meals and personal expenses, may help lower your out-of-pocket costs.

The Cost of Attendance also represents the maximum amount of total financial aid you may receive for the academic year.



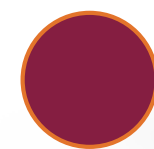
Billable Items

Tuition and Mandatory Fees, Housing and Food (if on-campus)



Non-Billable Items

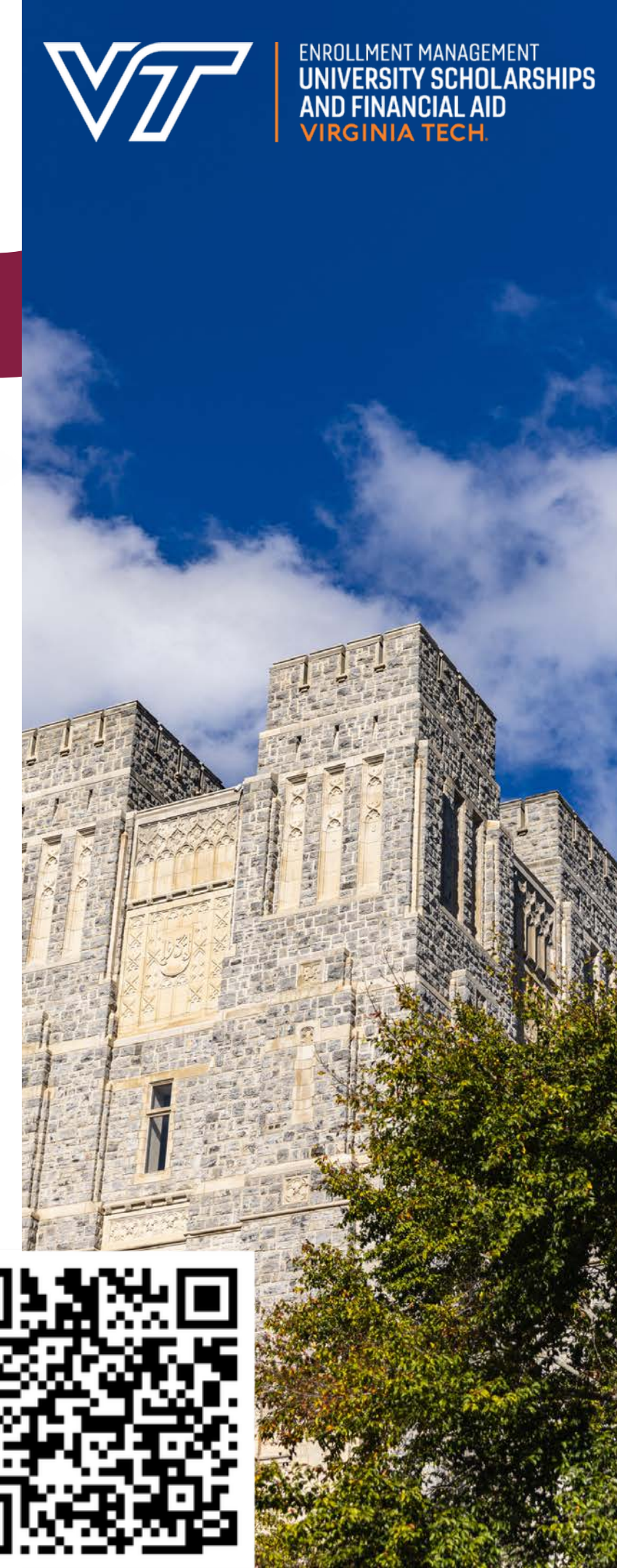
Books and Supplies, Personal Expenses, Transportation, Loan Fees and Living Expenses (if off-campus)



Total

This is the total cost for the academic year. Your bill will be split between the fall and spring semesters.

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OFFER TAB- COST OF ATTENDANCE

Fixed Amounts

Amounts that can be reduced or increased based on choices

Cost of Attendance ?			
Billable Items			
Type	Fall 2026	Spring 2027	Amount
Tuition and Fees	\$8,561.00	\$8,561.00	\$17,122.00
Housing + Food - On Campus	\$8,854.00	\$8,854.00	\$17,708.00
	\$17,415.00	\$17,415.00	\$34,830.00
Non Billable Items			
Type	Fall 2026	Spring 2027	Amount
Bks, Suppl, Crse Mat, & Equip	\$1,635.00	\$1,635.00	\$3,270.00
Loan Fees	\$35.00	\$35.00	\$70.00
Misc Personal Expenses	\$1,575.00	\$1,575.00	\$3,150.00
Transportation	\$1,239.00	\$1,239.00	\$2,478.00
	\$4,484.00	\$4,484.00	\$8,968.00
			\$43,798.00



OFFER TAB- GRANTS AND SCHOLARSHIPS

Maximum Offer

At Virginia Tech, we lead with our best. Your financial aid offer already represents the strongest package we can provide you.

Automatically Accepted

Certain scholarships are automatically accepted and applied to your account, so you don't need to take any action in the portal.

Action Required

Other grants and scholarships require you to accept the offer in the portal and agree to the applicable terms and conditions before they can be finalized.



Any grant or scholarship not accepted by the established deadline will be canceled for the academic year and will not be reoffered. Be sure to accept your offers on time so you don't miss out on available funding.



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OFFER TAB- GRANTS AND SCHOLARSHIPS



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Grants and Scholarships to Pay for College ⓘ

Type	Fall 2026	Spring 2027	Amount
VA Guar Asst Program	\$4,700.00	\$4,700.00	\$9,400.00 ACCEPTED
Federal Pell Grant	\$670.00	\$670.00	\$1,340.00 ACCEPTED
Virginia Tech Scholarship	\$7,250.00	\$7,250.00	\$14,500.00
	\$12,620.00	\$12,620.00	\$25,240.00
			-\$25,240.00

Auto Accepted

Must Accept
in Portal



NET COST

Total Cost of Attendance

-

Grants & Scholarships

=

Net Cost

Net cost is an estimate of what you could actually pay for college after your free financial aid is applied. It's different from the "sticker price" that you might see on a webpage.



Net cost includes both billable charges (like tuition and housing) and estimated expenses (like books, transportation, and personal costs).

Because of this, your net cost will not match your university bill.

What you actually spend may vary based on your personal choices.

NET COST

Billable Items

Type	Fall 2026	Spring 2027	Amount
Tuition and Fees	\$8,561.00	\$8,561.00	\$17,122.00
Housing + Food - On Campus	\$8,854.00	\$8,854.00	\$17,708.00
	\$17,415.00	\$17,415.00	\$34,830.00

Non Billable Items

Type	Fall 2026	Spring 2027	Amount
Bks, Suppl, Crse Mat, & Equip	\$1,635.00	\$1,635.00	\$3,270.00
Loan Fees	\$35.00	\$35.00	\$70.00
Misc Personal Expenses	\$1,575.00	\$1,575.00	\$3,150.00
Transportation	\$1,239.00	\$1,239.00	\$2,478.00
	\$4,484.00	\$4,484.00	\$8,968.00
			\$43,798.00

Grants and Scholarships to Pay for College [®]

Type	Fall 2026	Spring 2027	Amount
VA Guar Asst Program	\$4,700.00	\$4,700.00	\$9,400.00 ACCEPTED
Federal Pell Grant	\$670.00	\$670.00	\$1,340.00 ACCEPTED
Virginia Tech Scholarship	\$7,250.00	\$7,250.00	\$14,500.00
	\$12,620.00	\$12,620.00	\$25,240.00
			-\$25,240.00

Net Cost [®]

\$18,558.00



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OFFER TAB- WORK-STUDY AND LOANS

Students who meet eligibility requirements may be offered Federal Work-Study and/or Federal Student Loans to assist with educational costs at Virginia Tech.

Federal Student Loans and Work-Study offers must be accepted in your portal, and all requirements must be completed before these funds can be utilized.



Federal Work-Study

Federal Work-Study provides eligible students with the opportunity to earn money through part-time jobs, typically on or near campus. Funds are earned through a paycheck as you work and are not applied to your Virginia Tech billing statement but can be used to help cover educational and personal expenses.

Federal Student Loans

Federal student loans help cover educational costs and must be repaid with interest. With subsidized loans, the government pays the interest while you are enrolled at least half-time. Unsubsidized loans begin accruing interest immediately. Amounts are set by the federal government.

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OFFER TAB- WORK-STUDY AND LOANS



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Work-Study is only offered to students who meet eligibility requirements.

Visit the Federal Work-Study Webpage for more information!



Eligibility for a subsidized loan is determined by a student's Student Aid Index (SAI), and only eligible students will see this loan offered.

Options to Pay Net Cost			
Work [Ⓜ]			
Type	Fall 2026	Spring 2027	Amount
Federal Work-Study	\$2,500.00	\$2,500.00	\$5,000.00
	\$2,500.00	\$2,500.00	\$5,000.00
			-\$5,000.00
Loans [Ⓜ]			
Type	Fall 2026	Spring 2027	Amount
Federal Direct Sub Loan	\$1,750.00	\$1,750.00	\$3,500.00
Federal Direct Unsub Loan	\$1,000.00	\$1,000.00	\$2,000.00
	\$2,750.00	\$2,750.00	\$5,500.00
			-\$5,500.00

RESOURCES TAB



General Terms and Conditions

Outlines the requirements you must meet to receive and maintain your financial aid, including scholarships. Be sure to review these terms and any related messages, as aid amounts and eligibility may change based on enrollment, academic progress, or updated information.

Personalized Terms and Conditions

In addition to the general terms and conditions, some financial aid awards have specific requirements tied to that funding source. These award-specific terms apply only to the aid you receive and must also be met in order to keep those funds.

Home Offer Financial Aid History **Resources** Notifications Satisfactory Academic Progress College Financing Plan

Terms and Conditions

As a scholarship recipient, you must acknowledge and meet these criteria to maintain eligibility for VT scholarships awarded by the Office of University Scholarships and Financial Aid (USFA).

I agree to:

- File a [FAFSA](#) by March 1, 2026 for the 2026-2027 aid year
- Complete verification, if selected
- Demonstrate need (for need based scholarships)
- Meet [Satisfactory Academic Progress \(SAP\)](#) requirements
- Maintain a cumulative GPA of 3.0 or higher
- Remain continuously enrolled
- Enroll full time (12 hours) during Fall and Spring terms
- Earn at least 30 credits hours each academic year
- Not exceed my scholarship's maximum number of renewable years

If you do not meet these criteria, you will not receive your USFA administered scholarship for the 2026-27 academic year.

Your scholarship type or amount may change if you receive more aid or if your FAFSA data is updated, with adjustments made per federal, state, and institutional regulations.

The criteria listed above only apply to USFA administered scholarships and do not necessarily pertain to any college or departmental scholarships.

Some USFA administered scholarships have additional requirements. Read all messages associated with each of your scholarships to understand any additional criteria.

Find more information on maintaining eligibility for USFA administered scholarships [here](#).

Below are messages for each type of financial aid (scholarships, grants, work-study, loans) on your financial aid offer; review them to understand the requirements.



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NOTIFICATION TAB

Important Messgae

This tab displays important messages related to your financial aid. Some notifications may require you to complete a task, while others inform you of changes or processing updates. Be sure to check this tab often to stay informed and avoid delays.



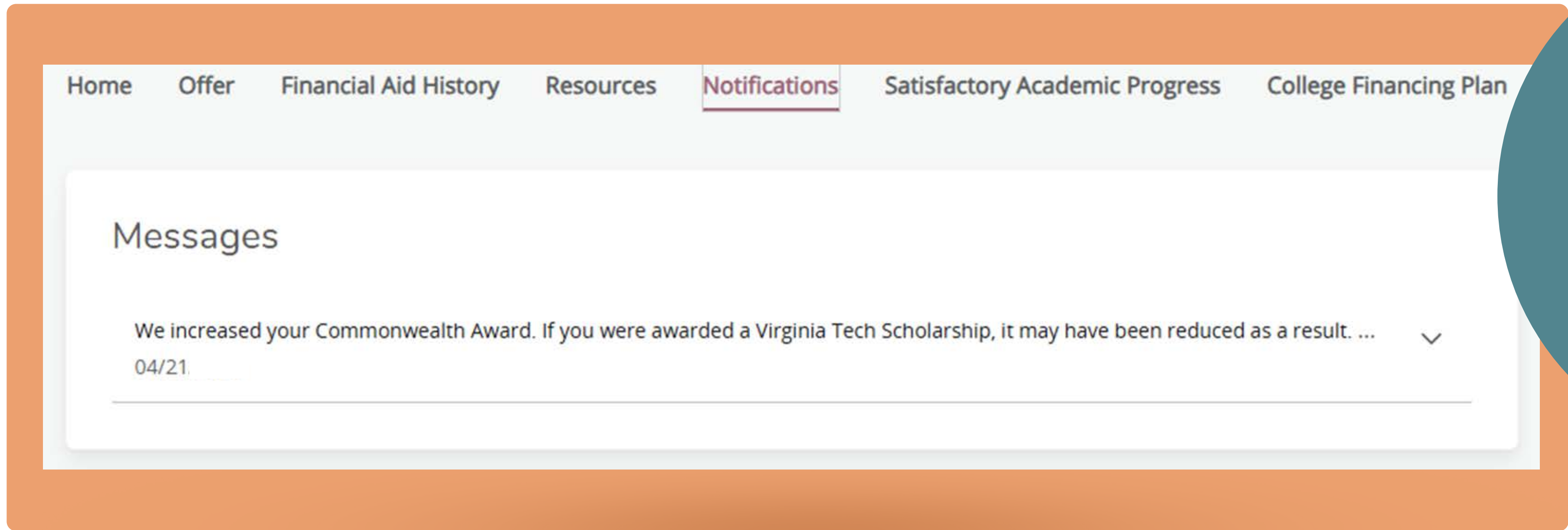
To receive the most financial aid possible, be sure to submit all requested documents by the June 1, 2026 priority date. Some types of funding are limited, and missing this date could reduce the amount of aid you're eligible to receive.



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NOTIFICATION TAB

Note: You likely will not have any notifications at this time; however, if you do, this is how they will appear.



Home Offer Financial Aid History Resources Notifications Satisfactory Academic Progress College Financing Plan

Messages

We increased your Commonwealth Award. If you were awarded a Virginia Tech Scholarship, it may have been reduced as a result. ...

04/21



SATISFACTORY ACADEMIC PROGRESS TAB

Satisfactory Academic Progress (SAP) refers to the academic requirements you must meet to continue receiving financial aid.

These standards include maintaining a minimum GPA, successfully completing a required percentage of credits, and finishing your degree within an allowable timeframe.

As a new student, the SAP tab will indicate that you have not yet been evaluated and will outline the standards you must maintain to keep your financial aid. Once the annual review is completed after the spring semester, this tab will update with information specific to your academic progress.



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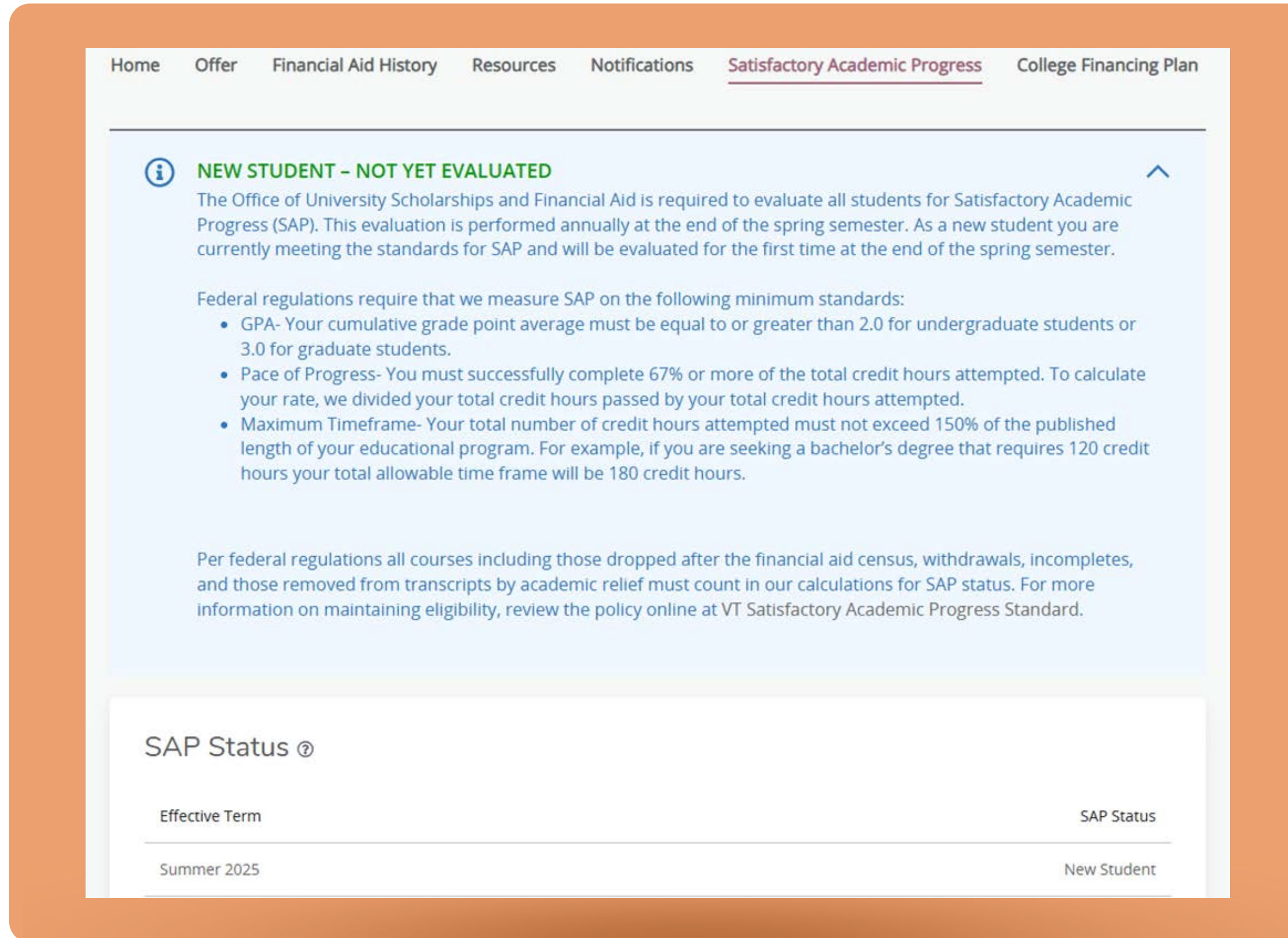


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SATISFACTORY ACADEMIC PROGRESS TAB



Visit the
Satisfactory
Academic Progress
Webpage for more
information!



The screenshot shows a navigation menu with links for Home, Offer, Financial Aid History, Resources, Notifications, Satisfactory Academic Progress (highlighted), and College Financing Plan. The main content area features a blue header with an information icon and the text "NEW STUDENT - NOT YET EVALUATED". Below this, a paragraph explains that the Office of University Scholarships and Financial Aid evaluates all students for Satisfactory Academic Progress (SAP) annually at the end of the spring semester. A section titled "Federal regulations require that we measure SAP on the following minimum standards:" lists three bullet points: GPA (2.0 for undergraduates, 3.0 for graduates), Pace of Progress (67% or more of total credit hours attempted), and Maximum Timeframe (150% of the published length of the program). A final paragraph states that all courses, including those dropped, withdrawn, or removed from transcripts, must count in the SAP calculations. At the bottom, a table shows the student's SAP Status for Summer 2025 as "New Student".

Effective Term	SAP Status
Summer 2025	New Student



COLLEGE FINANCING PLAN TAB

The College Financing Plan is a federal, standardized financial aid summary that shows the estimated cost of attendance and the financial aid offered to you.

It is intended to help you better understand your financial aid and compare offers from different colleges.

The College Financing Plan can help you compare the net price of attending Virginia Tech with other schools you're considering, particularly if finances are a key part of your decision. Remember that the net price shown is for one academic year, and most students take four or more years to earn their degree.



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COLLEGE FINANCING TAB



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Financial Aid

Aid Year: 2026-2027

Home Offer Financial Aid History Resources Notifications Satisfactory Academic Progress **College Financing Plan**

Information about the Cost of Attendance and aid that you have been awarded is provided below. The college financing plan is a standard format prescribed by the U.S. Department of Education which allows you to easily compare your awards and costs between multiple higher education institutions (if applicable).

Virginia Polytechnic Institute and State University (Virginia Tech) 02/16/2026
Undergraduate College Financing Plan

Estimated Cost of Attendance 2026-2027

	On Campus Residence	Off Campus Residence
Tuition and fees		\$17,122
Housing and Food	\$17,708	
Books and supplies		\$3,270
Transportation		\$2,478
Other education costs		\$3,220
Estimated Cost of Attendance	\$43,798 / yr	

Student Aid Index

Based on FAFSA As calculated by the Department of Education and/or the institution using a formula prescribed by law	\$ 6,053 / yr
Based on Institutional Methodology Used by many private institutions in addition to the FAFSA.	\$ / yr

Grants, Scholarships, and Other Gift Aid

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships	Grants
Merit-Based Scholarships	Need-Based Grant Aid
Scholarships from your school \$0	Federal Pell Grants \$1,340
Scholarships from your state \$0	Institutional Grants \$14,500
Other scholarships \$0	State Grants \$9,400
Employer Paid Tuition Benefits N/A	Other forms of grant aid \$0
Total Scholarships \$0 / yr	Total Grants \$25,240 / yr

VA Education Benefits

VA Education Benefits	\$ 0 / yr
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Estimated College Costs You Will Be Required to Pay

Net Price To You (Total cost of attendance minus total grants and total scholarships)	\$ 18,558 / yr
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Estimated College Costs You Will Be Required to Pay

Net Price To You (Total cost of attendance minus total grants and total scholarships)	\$ 18,558 / yr
---	-----------------------

Loan and Work Options to Pay the Net Price

You must repay loans, plus interest and fees.

Loan Options*	
Federal Direct Subsidized Loan (6.533% Interest rate) (1.057% origination fee)	\$3,500 / yr
Federal Direct Unsubsidized Loan (6.533% Interest rate) (1.057% origination fee)	\$2,000 / yr
Total Loan Options	\$5,500 / yr

* For federal student loans, origination fees are deducted from loan proceeds.

Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

Customized Information from Virginia Tech

THIS IS NOT YOUR BILL.

The above Cost of Attendance contains estimates of charges from Virginia Tech that will be billed to you. These are your direct charges and include tuition and fees and housing and meals, if you live on campus. You may find exact charges on the [Bursar's Office webpage](#). Other allowances for costs include books, supplies, course materials & equipment, transportation, and other education costs. These are indirect costs not billed by Virginia Tech.

Review the "Resources" tab above for the terms, conditions, and renewal criteria for your awarded aid. All aid is based on full-time enrollment and may be reduced or canceled if you are enrolled in less than 12 credits as an undergraduate or 9 credits as a graduate student.

Additional options for paying your bill include:

- [Budget Tuition Plan](#)
- [Federal PLUS loan](#)
- [Private loan](#)

For students using Veterans benefits, information about graduation rates, loan debt after graduation, and earnings can be found at the [College Scorecard](#).

Work options

Work-Study	\$5,000 / yr
Hours Per Week (estimated)	0 / wk
Other Campus Job	N/A
Total Work	\$5,000 / yr

For More information

Virginia Polytechnic Institute and State University (Virginia Tech)
Student Services Building Suite 200
800 Washington St SW
Blacksburg, VA 24061
Telephone: (540) 231-5179
E-mail: finald@vt.edu

* Loan Amounts

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/manage-loans/repayment/plans>.



COLLEGE FINANCING TAB CONTINUED

Next Steps

Next steps

Accept, Decline, or Modify Aid Offers: navigate to "Offer" above and select the appropriate action - accept, decline, or modify. Submit any requested forms or documents: navigate to "Home" above and any additional forms or documents you need to submit show under "Student Requirements". Click the item to be redirected to the form required.

If your FAFSA doesn't reflect your current circumstances, you may benefit from filing a Professional Judgment Appeal. These circumstances could include changes in employment, family status, or extraordinary expenses. However, please be aware that approval is not guaranteed, and any adjustments will be made after the initial financial aid offer. More information can be found at finald.vt.edu

Glossary

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2026-27 school year. COA includes tuition and fees; housing and food; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Student Aid Index: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal Student Aid (the FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however the income you earn will not be counted against you when calculating your Student Aid Index on the FAFSA.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Non-Federal Private Education Loan: A private education loan is a loan issued expressly for postsecondary education expenses to a borrower (either through the educational institution or directly to the borrower) from a private educational lender, rather than as a Title IV, HEA loan offered by the Department of Education.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Teach Grant Program: Provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. If you do not meet the requirements of your service obligation, all TEACH Grants you received will be converted to Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement. Service obligation information can be found at <https://studentaid.gov/understand-aid/types/grants/teach>.

Tuition Payment Plan: A tuition payment plan offered by an institution may allow students to spread out their payments. It includes an extension of credit of 90 days or less in which the educational institution is the lender, or of one year or less where an interest rate will not be applied to the credit payment.

VA Education Benefits: Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. You can find more information here: <https://www.va.gov/education/>.

For more information visit <https://studentaid.gov>.



ENROLLMENT MANAGEMENT
UNIVERSITY SCHOLARSHIPS
AND FINANCIAL AID
VIRGINIA TECH.

PROFESSIONAL JUDGMENT APPEAL

- A federal process that allows a financial aid office adjust data elements on the FAFSA that no longer reflect a student's current family or financial situation.
- Changes could impact your Student Aid Index (SAI) and a student's financial aid eligibility. However, no guarantee the process will result in an increase of need-based financial aid.
- Decisions are made on a case-by-case basis based on the documentation provided to our office.
- Will be available mid-March

Who Should Submit an Appeal?

- Loss of income due to job loss or reduced earnings
- High medical expenses not covered by insurance
- Divorce or separation affecting household income
- Death of a parent or spouse
- One-time payment that does not accurately reflect annual earnings and is designated for a specific purpose.

If you're unsure, contact our office to discuss your situation!



Visit the
Professional
Judgment Appeal
Webpage for more
information!

KEY TAKEAWAYS

- The financial aid portal is your main source for personalized cost, aid, and action items.
- Cost of Attendance is an estimated annual budget (not a bill) and sets the maximum amount of financial aid you can receive.
- Your financial aid offer may include grants, scholarships, work-study, and federal student loans, based on eligibility.
- Some aid is accepted automatically, while other offers require you to accept them in the portal by the deadline.
- Work-study and loan offers must be accepted and all requirements completed before funds can be used.
- Federal student loans must be repaid.
- Check the Notifications tab regularly for important messages and required actions.
- You must meet Satisfactory Academic Progress (SAP) standards to keep your financial aid.
- Use the College Financing Plan to understand and compare net costs for one academic year.
- Professional Judgment Appeals are available for situations that qualify, which may or may not impact the financial aid you can receive.
- Virginia Tech awards financial aid by offering the strongest possible package up front based on your eligibility and available funding. We do not hold back aid for later negotiation or match offers from other institutions.



STAY CONNECT WITH US!



*LINK TO THE MONEY
MATTERS WEBPAGE
FOR COPY OF
PRESENTATION!*

*FINANCIAL AID CAN BE COMPLEX, BUT YOU DON'T
HAVE TO NAVIGATE IT ALONE.*

*CONTACT US FOR GUIDANCE, EXPLANATIONS, OR
NEXT STEPS.*

CHECK YOUR EMAIL.

FOLLOW US ON SOCIAL MEDIA.

VISIT OUR WEBPAGES FOR RESOURCES.

 **540-231-5179**

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