



PAYING FOR YOUR EDUCATION

THE TIME, EFFORT AND FINANCIAL RESOURCES YOU CONTRIBUTE TO YOUR EDUCATION ARE AMONG THE MOST IMPORTANT INVESTMENTS YOU'LL MAKE.

IT'S EASIER THAN YOU THINK

At DeVry University and its Keller Graduate School of Management, we will help you develop a personalized financial plan so you can reach your education and career goals. Please read this guide first, but any time you may contact a helpful Student Support Advisor for assistance. Your personalized financial plan may consist of:

- Student self-help
- Family assistance
- Outside financial assistance

DeVry University and its Keller Graduate School of Management participate in several financial assistance programs. Students may apply for assistance from various programs including:

- Scholarships
- Federal and State Grants (Undergraduate)
- Work Study Programs
- Veterans and military benefits
- Employer tuition assistance
- Federal and private loans

GET ALL THE CREDIT YOU DESERVE BY UNDERSTANDING YOUR OPTIONS.

While you're looking at options to help pay for your college education, be sure to take the time to check out all your financial aid options. Understanding what these options are and investigating all available sources will give you the best chance of securing the funds needed to help make your education more affordable and offset your college tuition costs.



ON DEMAND AND ONLINE

Online access makes it easier than ever for you to stay informed about your financial status while you are in school. Log on to your Student Portal at my.devry.edu and click on “Finances” to get started.

REVIEW YOUR FINANCIAL ASSISTANCE

With this tool you will be able to:

- View your most current financial assistance information – including awards for each enrollment period, important messages and required documents.
- Access quick links to download forms or even complete and sign certain forms electronically.
- Receive email notifications and reminder when updated information is ready to view.

MANAGE YOUR TUITION PAYMENT

This convenient, confidential service gives you the flexibility to manage your payments for tuition in the way that’s best for you. Using this online service, you’ll get:

- An automatic email notification whenever a new billing statement is ready to view online.
- A choice of payment methods including credit card, checking or savings account.
- A “View Only” option that allows you to get your monthly statements online.
- Flexible payment options that let you decide the method, amount and date for each payment.

EASY ACCESS FOR PARENTS, EMPLOYERS OR OTHER PAYERS

We understand that there may be others in your family or at work who need to make a payment on your behalf. Granting others access to your account for payment purposes is simple. Just provide them with your student D number and the PIN you receive when you activate your account. Then, your designated payers can go to <http://my.devry.edu> to set up and make payments to your account.





A GUIDE TO YOUR PERSONALIZED FINANCIAL PLAN

ELIGIBILITY FOR FEDERAL PROGRAMS

1. In order to qualify for federal financial assistance, you must:
 - Enroll as a degree-seeking student
 - Be a U.S. citizen or an eligible noncitizen
 - Maintain satisfactory academic progress
 - Not be in default on a federal educational loan
 - Not owe a refund on a federal educational grant
 - Register with Selective Service (if you are a male born on or after January 1, 1960, over 18 years of age and not currently in the armed forces)
 - Have a high school diploma or equivalent
2. Cost of Attendance includes direct costs (tuition, fees, books and supplies) and indirect costs (transportation, personal expenses, and room and board).
3. Aid may not exceed unmet cost (cost minus aid per academic year).
4. To best determine your eligibility, it is important that you inform a Student Support Advisor of recent changes to your family's financial situation (loss of job or income, change in marital status, death of a family member, etc.) in writing, with as much detail as possible.

TYPES OF GRANTS AND SCHOLARSHIPS*

Grants and scholarships are aid provided by DeVry, federal or state governments, or other outside sources that usually does not need to be repaid. There are criteria you must meet in order to qualify, depending on the program.

FEDERAL PELL GRANTS

These are grants for undergraduate students (who have not earned a prior bachelor's degree). The actual amount of the grant is based on the cost of attendance, number of hours enrolled, Federal Pell Grant regulations and your EFC.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)

These are grants for undergraduate students (who have not earned a prior bachelor's degree) with exceptional need. The federal government provides the school with a limited pool of money. When the funds are exhausted, no more funds are awarded for the year.

OUTSIDE SCHOLARSHIPS

Many outside scholarships are available from various sources. For more information on outside scholarships, visit DeVry's website at www.devry.edu/financial-aid-tuition/scholarships/outside-scholarships.jsp.



*For institutional and state grants, funds are limited. For priority deadlines, please contact your Student Support Advisor.



ADDITIONAL RESOURCES*

STATE-FUNDED PROGRAMS

Some states have grant or scholarship programs that provide funding to undergraduate students based on financial need or academic qualifications. Recipients are typically required to:

- Attend a location within their state of legal residence
- Provide proof of residency
- Complete a FAFSA®

DeVry currently participates in state-funded programs in several states. Speak to a Student Support Advisor to discuss your eligibility for programs in your state.

FEDERAL WORK-STUDY (FWS)

This program provides part-time work for students on or off campus. Wages are paid directly to the student through a combination of federal and institutional or agency funds.

EMPLOYER TUITION ASSISTANCE

A number of students receive tuition reimbursement from their employers. For students whose companies finance their education, a direct billing arrangement between the employer and DeVry may be possible.



VETERANS AND MILITARY BENEFITS

Students may be eligible for Veterans Affairs benefits and/or tuition assistance based on their prior or current military service. Active-duty military students may be eligible for tuition assistance through their branch of service or stationed base. For more information, contact the Department of Veteran's Affairs, or your education counselor or Education Service Officer.



PUT YOUR JOB TO WORK FOR YOU

If you are going back to school while working, ask your employer about tuition reimbursement. DeVry University offers several payment plans that make it easy to get help from your employer to offset your college tuition costs. We even offer career assistance while you are enrolled at DeVry University to help defray your costs. Visit Student Services at your DeVry University location for more information.

*For institutional and state grants, funds are limited. For priority deadlines, please contact your Student Support Advisor.



PAYMENT PLANS



Payment plans are available for those who wish to defer payment(s). Those wishing to take advantage of deferred payment(s) must submit a completed payment plan agreement. Students may choose one of the payment options outlined below.

STANDARD PLAN

The Standard Plan, which helps students pay for tuition, books and required electronic materials, provides a monthly payment plan that is developed using students' expected enrollment and financial assistance funding.

DEFERRED PLAN

Available to students using employer tuition reimbursement, and whose employers submit a tuition-reimbursement statement on students' behalf, the Deferred Plan enables tuition charges to be deferred until Thursday of week five of the subsequent session.

DIRECT BILL PLAN

Available to students for whom an employer or third party will be paying DeVry directly for tuition and fees, the Direct Bill Plan allows the employer or third party to delay full payment of tuition and fees until Friday of week seven of the subsequent session.



TYPES OF EDUCATIONAL LOANS

Loans are forms of financial assistance that must be repaid (either by the student or the parent for Parent PLUS loans). Remember to exercise responsible borrowing and only borrow what you need for your educational expenses. Look for ways to increase your income, decrease your expenses or both and speak with your Student Support Advisor to identify non-loan sources of financial assistance before utilizing loans.

FEDERAL DIRECT LOANS

Federal Direct Subsidized Loans are available to undergraduate students with financial need, while Federal Direct Unsubsidized Loans are available to undergraduate and graduate students with no requirement to demonstrate financial need.

The government pays the interest on Direct subsidized loans while the student is enrolled at least half time. For Direct Unsubsidized Loans the student is responsible for paying the interest while in school, however the student may defer paying interest by capitalizing it, which adds it to the principal of the loan. Effective July 1, 2013, the interest rate of Direct Loans disbursed during an award year will be set according to the 10-year Treasury note, plus a set percentage. For current interest rate information please visit www.studentaid.ed.gov

Students who graduate, leave school or enroll less than half time per semester have a six-month grace period before repayment begins. Maximum combined (Subsidized and Unsubsidized) Direct Loan amounts are:

	Federal Maximum		
	Semester	Academic Year	Aggregate
Undergraduate Independent Student*			
Freshman	\$4,750	\$9,500	\$57,500
Sophomore	\$5,250	\$10,500	
Junior or Senior	\$6,250	\$12,500	
Undergraduate Dependent Student			
Freshman	\$2,750	\$5,500	\$31,000
Sophomore	\$3,250	\$6,500	
Junior or Senior	\$3,750	\$7,500	
Graduate Student			
All	\$10,250	\$20,500	\$138,500

*And dependent students whose parents are unable to borrow a PLUS loan

FEDERAL PLUS LOANS

Federal Parent PLUS loans are available to parents of dependent undergraduate students while Federal Graduate PLUS loans are available to graduate students. Effective July 1, 2013, the interest rate of Direct Loans disbursed during an award year will be set according to the 10-year Treasury note, plus a set percentage. For current interest rate information please visit www.studentaid.ed.gov.

Federal PLUS loans require a credit check of the borrower to establish creditworthiness, and the student or parent may borrow up to a maximum of unmet costs (cost of attendance) minus aid per academic year.

PRIVATE LOANS

These are loans provided by outside resources such as banks or credit unions. Visit www.devry.edu for more information.



NONDISCRIMINATION POLICY

DeVry is an educational institution that admits academically qualified students without regard to gender, age, race, color, religion, national origin, sexual orientation, political affiliation or belief, or disability and affords them all the rights, privileges, programs and opportunities generally available to students at DeVry. DeVry does not discriminate on the basis of gender, age, race, color, national origin, sexual orientation, political affiliation or belief, religion or disability in admissions, employment services, or access to its programs and activities.

It is DeVry's policy to comply with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. DeVry does not discriminate on the basis of disability.

Persons wishing additional information about this policy or assistance to accommodate individual needs should contact General Counsel at DeVry University, 3005 Highland Parkway, Downers Grove, IL 60515-5799 (1.800.225.8000).



U.S. DEPARTMENT OF EDUCATION

The Help Line:
800.4.FED.AID
(800.433.3243)

Student Loan Ombudsman:
877.557.2575
feedback.studentaid.ed.gov

devry.edu

DEVRY UNIVERSITY
AND KELLER GRADUATE
SCHOOL OF MANAGEMENT
FEDERAL SCHOOL CODE

010727

MUST BE INCLUDED
ON THE FAFSA.



For comprehensive consumer information, visit devry.edu/studentconsumerinfo. Important information about the education debt, earnings and completion rates of students who attended DeVry can be found at devry.edu/degree-programs/ge.html.

In New York, DeVry University operates as DeVry College of New York.

Financial aid is available to those who qualify. DeVry University is accredited by The Higher Learning Commission (HLC), www.hlcommission.org. DeVry is certified to operate by the State Council of Higher Education for Virginia. Arlington Campus - 2450 Crystal Dr., Arlington, VA 22202. DeVry University is authorized for operation by the THEC. www.tn.gov/the Nashville Campus - 3343 Perimeter Hill Dr., Nashville, TN 37211. To report unresolved complaints to the Illinois Board of Higher Education, visit their webpage at <http://complaints.ibhe.org/> or by mail to the Illinois Board of Higher Education, 1 N. Old State Capitol Plaza, Suite 333, Springfield, IL 62701-1377. Program availability varies by location.

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