



Welcome to the 2010-2011 academic year!

Nova Southeastern University  
Office of Student Financial Assistance

# Dollar\$ and \$ense

Summer 2010

## Have you applied for financial aid for 2010-2011?

Welcome to the 2010-2011 academic year! If you need money to cover your educational costs, it is not too late to complete the Free Application for Federal Student Aid (FAFSA). By applying for the FAFSA, you may receive federal student aid including federal grants, loans, and student employment. Scholarships are also available. The earlier you apply, the better chance you have of receiving maximum financial aid funds.



**2. Print a FAFSA on the Web Worksheet** to write in your answers and gather your parent's information then transfer the data to FAFSA on the Web.

**3. Plan how to sign your FAFSA.** You may sign electronically with a Personal Identification Number (PIN) or by mailing in a signature page.

**4. Check your eligibility** for federal student aid.

If you have never filed the FAFSA before, review these time saving suggestions before you get started:

**1. Gather the documents you need**, including your Social Security Number, driver's license, income tax returns, bank statements, and investment records.

For more details, visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The **NSU federal school code** is **001509**.

### Important Dates

**August 27, 2010**

Deadline for receipt of fall semester NSU State Aid Application for state aid programs.

**August 29, 2010\***

Deadline for drop/add (fall semester) for state and federal programs for undergraduate students.

**September 21, 2010**

Deadline for submission of corrections to FAFSA on the Web for the 2009-2010 academic year.

\* Drop/Add periods may vary by program. Please check with your program office to verify actual drop/

### INSIDE:

- Scholarships
- Payment Plans
- Refunds
- NSU Yellow Ribbon Scholarship
- Satisfactory Academic Progress
- What happens when I drop my classes?
- Understanding Your Credit Score

## What is Direct Lending and How Does it Affect Me?

Like colleges and universities across the nation, NSU has transitioned to the William D. Ford Federal Direct Loan Program (DL). This transition is a result of the Student Aid Provisions in the Health Care and Education Reconciliation Act (HCERA) of 2010 signed into law by President Obama on March 30, 2010.

Under the new program, all students interested in receiving federal student loans will now borrow directly from the federal government instead of a private lender. **Even if you have borrowed through a private lender for your federal**

**loans, you will now be required to borrow federal loans through the DL program.**

### Smooth Transition

The Office of Student Financial Assistance has successfully transitioned to the DL program. Continuing NSU students will find that the financial aid process for the new academic year, as outlined on page 4, remains largely the same. However, all NSU students are now required to complete a Direct Loan Master Promissory Note (MPN) for all Stafford loans and a separate DL MPN for PLUS loans. The only time you are not required to complete a Direct

Loan MPN is if you have received federal loans at a Direct Lending institution within the past 12 months.

### Complete a new MPN

To complete a new MPN, visit [www.studentloans.gov](http://www.studentloans.gov). The entire MPN process must be completed in a single session. Each MPN generally takes about 30 minutes to complete.

For more information on the DL Program, including answers to frequently asked questions, visit the news and announcement section of the financial aid Web site at [www.nova.edu/financialaid](http://www.nova.edu/financialaid).

# NSU Payment Plan Options

## Bursar Fees Increases

Payment for tuition, fees, and other NSU charges is due in full at the time of registration. However, the University Bursar's Office has two payment plan options for students who need a little extra time in meeting their obligations. Students may defer payment for any balances remaining on their student account after all discounts, financial aid, and other credits have been applied by signing up for one of the following NSU Payment Plans:

### 3-Month Payment Plan

- Available to all students, except international students
- Students must have paid all prior balances in full.
- One-third of tuition is paid at set-up and the following two thirds are due 30 and 60 days from the beginning of the semester.
- Deadline for Payment Plan Application is three weeks prior to the start of the semester.
- Students must provide post-dated checks or credit card authorizations at the time of set-up.
- A \$75 non-refundable application fee applies.

### 10-Month Payment Plan

- Available for fall and winter semesters only.
- Available to all students except international students and students in programs with four terms (e.g., select health science programs, master's programs in health law and others)
- Students must have paid all prior balances in full.
- First payment is due in June. Consecutive payments are due on a monthly basis through March.
- Students must provide post-dated checks or credit card authorizations at the time of set-up.
- A \$75 non-refundable application fee and further terms apply.

For more information on payment options, visit the bursar Web site at:  
[www.nova.edu/cwis/bursar/payment.html](http://www.nova.edu/cwis/bursar/payment.html)

Effective for the 2010-2011 academic year, the Office of the University Bursar is increasing three payment-related fees. The fees are the 30-Day Late Fee, Employer Deferment Fee, and the Payment Plan Application Fee. This is the first increase in bursar fees since January 2000. Please note the new fee structure as follows:

<b>30-Day Late Fee</b>	\$100
<b>Employer Deferment Fee</b>	\$75
<b>Payment Plan Application Fee</b>	\$75

For more information on NSU's Payment Policy visit the bursar's Web site at [www.nova.edu/cwis/bursar/](http://www.nova.edu/cwis/bursar/).



## The Buzz on Scholarships

### Attention students in STEM fields

If you are a graduate or undergraduate student majoring in the science, technology, engineering, and mathematics (STEM) fields, be sure to visit [www.asee.org/fellowships/index.cfm](http://www.asee.org/fellowships/index.cfm). Various scholarships and fellowships are now available.

The Office of Student Financial Assistance has published the new NSU Scholarship Guide!



To request a copy, email [dollarsand-sense@nova.edu](mailto:dollarsand-sense@nova.edu)

For up-to-date scholarship information, visit [www.nova.edu/financialaid/scholarships/](http://www.nova.edu/financialaid/scholarships/)

### FASTWEB CELEBRATES 15TH ANNIVERSARY

Fastweb, a leading scholarship search provider, has helped over 50 million students pay for school.

#### Fastweb Facts

- \$3.4 billion in scholarships
- 1 in 3 college-bound seniors use Fastweb
- Awards database of over 1.5 million scholarships
- 100% free

Visit [www.fastweb.com](http://www.fastweb.com).

(Information courtesy of Fastweb)





# Financial Aid Refunds: What you Need to Know

It is the time of year in which many students are receiving refund checks in the mail or via direct deposit. If you have ever wondered about how long it takes to get your refund, or, what to do with it, the following information is for you:

## What is a financial aid refund?

Financial aid is intended to cover educational expenses. If the total amount of your financial aid award for the semester exceeds the institutional charges on your NSU student account, you may receive an automated deposit or check for your excess funds from the Office of the University Bursar.

## When will I receive it?

The bursar's office generally processes refunds within 10 days once a credit balance appears on your student account. However, due to bank holidays (Independence Day, Christmas Day, and New Year's Day) and year-end closings on June 30 (fiscal year-end closing) and December 1 (calendar year-end closing), refunds will not be processed before the first week of July for the summer semester and the first week of January for the winter semester. Students should make arrangements to pay for cost-of-living expenses, books, and other costs before refunds are issued.

## Important !

In order to process your refund, you must have a valid preferred mailing address in WebSTAR. To view/update your address in WebSTAR, click on "View/Update Address and Phone" on your home tab in [SharkLink](#).

## How will I receive it?

Refunds can be conveniently deposited directly into your checking account and are generally available within 2-3 business days. If you do not have direct deposit set up, your refund will be mailed to you as a check. It may take up to 10 business days for you to receive your refund in the mail.

## Direct Deposit: Why and How?

**Direct deposit is an expedient, safe, and environmentally friendly way to receive your financial aid refunds to your personal checking account. No need to wait for the mail and stand in line at the bank to cash your check. To set up direct deposit visit the Web to access the Direct Deposit Authorization form at [www.nova.edu/cwls/bursar/forms/directdeposit.pdf](http://www.nova.edu/cwls/bursar/forms/directdeposit.pdf).**



**Reduce Your Loan Debt**



Do you really need that entire refund? It is very easy for students to accept their entire financial aid award amount and spend their refund money without considering the big picture. However, when the time comes to repay your student loans and your monthly repayment is unaffordable, you may have regrets.

Take time now to ensure you are not borrowing more than you need. Calculate your actual expenses and determine how much aid you will need to cover these expenses. Then reduce your financial aid award to this amount.

It is always a good idea to reduce your financial aid award prior to receiving your refund so you are not faced with the temptation of spending those funds. However, you can also return any portion of your refund that you do not need by completing the Authorization to Return Refund Form available at [www.nova.edu/financialaid/forms/return\\_refund\\_authorization.pdf](http://www.nova.edu/financialaid/forms/return_refund_authorization.pdf).



# 7

# Easy Steps for Financial Aid Success

Following is a brief description of important steps in the 2010-2011 financial aid process. For more detailed instructions, visit the NSU financial aid Web site at [www.nova.edu/financialaid](http://www.nova.edu/financialaid).

## 1 Complete the FAFSA

Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov) annually (between January 1 and June 30 of the following calendar year.)

## 2 Plan for Housing and Meals

Your financial aid budget includes a housing and meal component. Please ensure that your budget covers these expenses if you intend to live on campus. For more information on housing, visit Residential Life & Housing at [www.nova.edu/reslife](http://www.nova.edu/reslife).

## 3 Check Your Financial Aid Status

Log into your WebSTAR account using your NSU ID and PIN at [webstar.nova.edu/](http://webstar.nova.edu/) or access your financial aid status via [SharkLink](#) to ensure that you have no outstanding requirements. Now is a good time to confirm your admissions status. **You must be fully admitted in order for your financial aid funds to disburse.**

## 4 Submit Additional Documentation

Some students may be required to submit additional documents prior to being awarded. You will be notified of outstanding requirements via your NSU email. Your requirements (outstanding and completed) can also be viewed in [SharkLink](#) and [WebSTAR](#).

If you are interested in receiving student loans, you will be required to complete a Direct Loan Master Promissory Note (MPN). If you are applying for a Direct PLUS loan for the first time as a graduate or first professional student or a parent borrower, you or your parent(s) will be required to complete a PLUS MPN that is separate from the MPN used for Direct Stafford loans.

***Provided you have met all eligibility requirements and submitted all requested documents, you will receive your first 2010-2011 Award Notice via your NSU email and the U.S. Postal Service. Receipt of additional awards or changes in your eligibility will result in a Revised Award Notice, which will be sent to your NSU email account.***

***Before accepting your awards, carefully review the terms and conditions or your Award Notice.***

## 5 Accept, Reduce, or Decline Your Loan(s) or FWS Award in WebSTAR

Your Award Notice will provide you with detailed instructions on how to accept, reduce, or decline your financial aid award.

## 6 Complete Entrance Interview

If you are a first-time federal loan borrower, you will also be required to complete an Entrance Interview before your loan funds can be disbursed.

## 7 Register for Classes

All students awarded federal loans must be enrolled at least half-time. Half-time enrollment is defined as 6 credits per semester for all undergraduate students. For graduate and first professional students, your program of study defines half-time status. Enrollment requirements for federal and state grants vary. Students need to familiarize themselves with the enrollment requirements defined by their program offices, as well as by the financial aid program through which aid is received. Be sure to register early to ensure timely disbursement of your financial aid.



## Adjusting Your Schedule? Consult Your Counselor!

Please consult your academic advisor and financial aid counselor before you drop or withdraw from classes. Dropping and withdrawing from classes may lead to the following consequences:

- Your grants and loans may be reduced or reversed, or you may lose your eligibility for federal and state aid.
- Your academic standing may be affected (e.g., probation, academic progress.)

- Your academic plan will be altered (e.g., prerequisites, course sequences, completion time.)

**International students**, please be aware that your immigration status may be affected (e.g., online versus class room ratio, minimum credit load.)



# NSU Increases Contribution to Yellow Ribbon Program



NSU has increased its contribution to the Department of Veterans Affairs (VA) Yellow Ribbon Program, which allows eligible veterans to attend college at a significantly reduced cost.

## Undergraduate students

For 2010-2011, eligible veterans who enroll at NSU in undergraduate programs will receive up to \$6,000 annually in scholarship funds from NSU, which will be matched 100 percent by the VA, totaling \$12,000 annually in available scholarship funds.

## Graduate, doctoral and first professional students

Eligible veterans in master's degree programs will receive up to \$3,000 annually in scholarship funds, which will be matched 100 percent by the VA, totaling up to \$6,000 annually in scholarship funds. Eligible veterans in doctoral or first professional programs will receive up to \$2,000 annually in

scholarship funds, which will be matched 100 percent by the VA, totaling up to \$4,000 annually in scholarship funds.



The Yellow Ribbon Program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008, in which colleges and universities voluntarily enter into an agreement with the VA to offer reduced tuition and fees to veterans who served in the wars in Iraq and Afghanistan.

For detailed information on the NSU Yellow Ribbon Scholarship, including the application and other veteran benefits offered at NSU, visit the veteran benefits Web page at [www.nova.edu/financialaid/veterans](http://www.nova.edu/financialaid/veterans).

## 2009-2010 Yellow Ribbon Scholarship Recipients

NSU students who have received an NSU Yellow Ribbon Scholarship for the 2009-2010 academic year and continue to maintain eligibility, do not need to submit a new NSU Yellow Ribbon Scholarship Application. Their NSU Yellow Ribbon Scholarship will automatically be renewed for the same academic level (and center if applicable) with the increased amounts for the 2010-2011 academic year.

## Don't Let Identity Theft Happen to You!

Criminals find ways to access personal data such as names, social security numbers, and bank and credit card information. Using the stolen data, a criminal can fraudulently obtain credit cards, buy items over the Internet, and even apply for student financial aid. NSU cares about the privacy of your personal information which is kept confidential. If you would like to permit NSU to discuss and/or release certain types of information, such as your financial aid, to a parent, spouse, or any other third party, you may complete an

**Authorization for Release of Information form**, available at [www.nova.edu/cwis/registrar/forms/release\\_of\\_information.pdf](http://www.nova.edu/cwis/registrar/forms/release_of_information.pdf).

### Reduce your risk for identity theft:

- After completing or accessing your [FAFSA online](#), always exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. Obtain your PIN at [www.pin.ed.gov](http://www.pin.ed.gov).
- Don't reveal your PIN to anyone, including the person helping you complete the FAFSA. The only time you should be using your PIN is when you are on U.S. Department of Education Web sites, which are secure.
- Keep track of the amount of aid applied for and awarded.
- Avoid companies that charge for financial aid services and beware of scholarship scams.
- Request a free annual credit report through [www.annualcreditreport.com](http://www.annualcreditreport.com).

# Frequently Asked Questions

## FINANCIAL AID

### Q: How can I find a part-time job?

A: NSU offers employment opportunities for students through need-based employment programs, such as Federal Work Study, or nonneed-based programs, such as the NSU Employment Program (on-campus) and the Job Location and Development Program (off-campus). If you are seeking student employment for the first time in the fall, check the student employment Web page at [www.nova.edu/financialaid/employment/](http://www.nova.edu/financialaid/employment/) beginning in August for instructions on how to apply.

### Q: What is the America Reads/America Counts Program?

A: If you have been awarded Federal Work Study (FWS) and like working with children, the America Reads or America Counts programs may be right for you. These programs employ FWS students to serve as reading or math tutors to elementary school children throughout Broward County. To qualify, you must complete the Free Application for Federal Student Aid (FAFSA) and receive an FWS award. You must have your own dependable transportation and are required to work 10 to 25 hours per week. The pay rate for this position is \$13 per hour. A background check and completion of a training course are required.

### Q: What are the award amounts for the Florida Resident Access Grant (FRAG) for the 2010-2011 academic year?

The maximum award amount for the FRAG for the 2010-2011 fall semester is \$1,213 and \$1,212 for the winter semester.

### Q: How do I retrieve my SharkLink identity?

Visit "My NSU Identity" on the Web at

## BURSAR

### Q: When do scholarships and grants post to my student account?

A: Institutional, state, and federal scholarships and grants are posted after the drop/add period. As drop/add periods vary depending on your program, be sure to check with your program office. External grants and



scholarships can be applied any time.

### Q: What is a TD-Hold?

A: A TD-Hold is a "transcript-diploma" hold which is placed on a student's account if the account shows an outstanding balance at the start of the semester. It ONLY prevents a student from receiving a diploma or an official transcript. It does NOT prevent a student from accessing any other university services, nor is the TD-Hold associated with a fee. The Bursar's Office will send a courtesy email, notifying you when a TD-Hold has been placed. Once your account shows a zero balance the hold will automatically be lifted the next business day.

### Q: What is a Bursar Hold?

A: A Bursar Hold is placed on a student's account on the 30th day of the semester if a balance is still due. The Bursar hold prevents students from obtaining grades, registering for classes, and accessing the University Center RecPlex until the balance is paid in full. In addition, a \$100 late fee is placed on the student's account.

### Q: How do I waive the NSU Student

## REGISTRAR

### Q: How do I look up enrollment for loan deferment purposes?

A: A student's enrollment for loan deferment purposes is verified to the National Student Clearinghouse (NSC) on a monthly basis. **The Clearinghouse automatically updates your status with all of your lenders.** You can view the information that has been submitted to your lenders by utilizing the Clearinghouse's Loan Locator. This free service shows the history of data that has been submitted on your behalf. You can access the Loan Locator through SharkLink. After logging in, scroll down to Student Records and click on the Loan Deferments & Enrollment Verification link. This takes you to the NSC's Student Self-Service Site that is not only a portal to specific information about loans, but also can provide enrollment certificates, enrollment information on file, any student loan deferment notifications that the Clearinghouse has provided to loan holders, and student loan deferment notifications.

If your lender sends a deferment form to you and insists the form be completed, please sign and mail it directly to the National Student Clearinghouse at 13454 Sunrise Valley Drive, Suite 300, Herndon, VA 20171.

If you prefer to submit the form to the One-Stop Shop, the University Registrar's Office will gladly forward the document to the Clearinghouse for processing.

### Q: How do my credits transfer from another school?

A: Your college transcript is reviewed and you are awarded transfer credit(s) based on your chosen major.





# Maintain Satisfactory Academic Progress or Lose Your Aid

Satisfactory Academic Progress (SAP) is used to define successful completion of coursework to maintain eligibility for student financial aid. Federal regulations require NSU to establish, publish, and apply these SAP standards to monitor your progress towards completion of your certificate or degree program. As a financial aid recipient, you need to be familiar with NSU's SAP standards because if you fail SAP, you will lose your eligibility for federal student aid for the next academic year.

## Failing Academic Progress

The Office of Student Financial Assistance reviews students' academic progress twice a year. If you appear to be in jeopardy of failing SAP mid-year, you will receive a mid-year SAP report via your NSU email in January.

At this point, you can meet with your academic advisor to discuss strategies for meeting SAP by the end of the academic year. The second review takes place after completion of the winter semester. If the student has not met SAP, he or she will be ineligible for financial aid funds for the following academic year and will have to pay tuition and institutional charges out of pocket. Students who meet the SAP requirements during this following academic year, may again be eligible for financial aid the year after.

In some cases, students may be able to make up deficiencies by successfully completing classes in the spring (four-term programs) or summer semester. Classes completed during the summer (or spring) will be re-

viewed for financial aid reinstatement once final grades have been posted.

## Appeal and Future Eligibility

Students may appeal their ineligibility for funds within 30 days of notification for certain documented extenuating circumstances.

For more information on the appeal process, visit the financial aid Web site at [www.nova.edu/financialaid/receiving/academic\\_progress.html](http://www.nova.edu/financialaid/receiving/academic_progress.html).



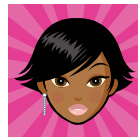
## What happens to my financial aid when I drop or withdraw from my classes? An explanation of Return of Title IV Funds

By providing you with financial aid funds through grants, scholarships, and loans, the federal government and the State of Florida are making an investment in you. Funds are awarded on the expectation that you will be making satisfactory academic progress (see above) and complete your classes. Therefore, if you have to drop or withdraw from classes after the drop/add period unexpectedly, you may be required to return the "unearned" funds. The Higher Education Act of 1965, as amended in 1998, requires institutions to determine the amount of financial aid that a student "earned" for a semester when the student does not complete at least one financial aid-eligible course within that semester. When the "earned" aid is less than the disbursed aid, the institution and student are responsible for returning the "unearned" disbursed funds to the appropriate agency. This calculation is called a "Return of Title IV Funds (R2T4) Calculation" as it applies to all federal Title IV grant and loan funds.

### Complete more than 60% of the semester to retain 100% of your financial aid

Students will receive a letter from the Office of Student Financial Assistance with a copy of their Return of Title IV Funds Calculation if any funds are required to be returned. Students who complete MORE THAN 60% of the semester are considered to have earned 100% of their financial aid.

### Examples:



Jane's term begins on May 5 and ends on August 14. On July 8 (65 days into the semester),

Jane accepts a full-time job and drops her classes. Based on Jane's attendance (63.7 percent of the semester), Jane has "earned" all of her financial aid for the semester and will not have to return any funds.



John's term begins on August 25 and ends December 13. John's financial aid package consists of the following, based on his total cost of attendance of \$9,865:

Subsidized Stafford Loan	\$1,750
Unsubsidized Stafford Loan	\$2,000
Pell Grant	\$2,155
SEOG	\$ 750
Parent PLUS Loan	\$9,000
<b>TOTAL</b>	<b>\$15,655</b>




As John's financial aid award exceeds his cost of attendance, he receives a refund in the amount of \$5,790.

On September 19 (26 days into the semester), John drops his classes. As John has only completed 26 days of his semester, he earned 23.4% of the \$15,655. According to the R2T4 calculation, 76.6% of the aid is unearned and must be returned as follows:

Subsidized Stafford Loan	\$1,750
Unsubsidized Stafford Loan	\$2,000
Parent PLUS Loan	\$3,806.59
<b>Total John owes NSU</b>	<b>\$7,556.59</b>

In addition, John must return \$4,435.14 in Parent PLUS loan funds to the lender which he received as a refund.

## Timetable for Success

August	September	October	November
<p>Confirm that your NSU enrollment is accurate. If you require full-time status for your award, be sure to enroll in all classes prior to the fall drop/add period.</p> <p>Apply for direct deposit to ensure that there is no delay in receiving your refund.</p> <p><b>August 27, 2010:</b> <b>Deadline</b> for receipt of fall semester NSU State Aid Application for state aid programs.</p> <p><b>Fall drop/add deadline:</b> Check deadlines on the Financial Aid Calendar for federal grant and state aid eligibility.</p>	<p><b>September 21, 2010:</b> <b>Deadline</b> for receipt and acceptance by Central Processing System (CPS) for corrections on a paper Student Aid Report (SAR) or through FAFSA on the Web.</p>	<p>If you are thinking about dropping a course, be sure to review the Satisfactory Academic Progress guidelines that are explained on the financial aid Web site at <a href="http://www.nova.edu/financialaid/receiving/academic_progress.html">www.nova.edu/financialaid/receiving/academic_progress.html</a>.</p>	<p style="text-align: center;"><b>Happy Thanksgiving!</b></p> <div style="text-align: center;">  </div> <p>It is never too early to prepare yourself to file the Free Application for Federal Student Aid (FAFSA)! It becomes available on January 1. By collecting required documents ahead of time (e.g., 2010 income tax return) you can simplify the application process.</p>
<div style="display: flex; justify-content: space-between; align-items: center;">  <p style="font-weight: bold; font-size: 1.2em;">Remember to keep identifying and applying for scholarships!</p>  </div>			

## Understanding Your Credit Score

The criteria for obtaining a Private Education Loan, also known as Alternative Education Loan, have become significantly more stringent. Private Education Loans can help bridge the gap between the amount of federal loans that you are eligible to receive and the actual cost of your education.

Lenders heavily rely on your credit score, also known as FICO score, to determine eligibility for private student loans. FICO scores range from 300 to 850, with 850 being the best possible FICO score. A credit score less than 650 is considered “subprime”. The FICO score generally depends on the following factors:

- Payment History— 35%
- Amounts Owed—30%
- Length of Credit History—15%
- New Credit—10%
- Types of Credit Used—10%

The number of inquiries and how recent they are will also impact your FICO score. Education lenders generally use

the FICO score in combination with other factors to determine eligibility for private student loans. The other criteria typically involve factors such as debt-to-income ratio and recent bankruptcies.

Most education lenders divide their interest rates and fees into tiers. Borrowers with the worst credit score can have interest rates that are 5 to 6 percent higher than the interest rates charged to borrowers with excellent credit. Borrowers with lower FICO scores will also be subjected to lower loan limits and proceeds may be restricted to school charges.

The bottom line is that maintaining a good credit score can save you thousands of dollars in interest on private student loans.

### Improve Your Credit Score

Visit NSU’s Debt Management Web site at [www.nova.edu/financialaid/tips/debt/index.html](http://www.nova.edu/financialaid/tips/debt/index.html) for valuable tips, including information on where to obtain your annual credit report.



Office of Student Financial Assistance  
Horvitz Building  
3301 College Avenue  
Fort Lauderdale, FL 33314-7796

**Web site:** [www.nova.edu/financialaid](http://www.nova.edu/financialaid)

**Phone:** (954) 262-3380

**Toll Free:** 800-806-3680

**Fax:** (954) 262-3966

**Email:** [fniaid@nsu.nova.edu](mailto:fniaid@nsu.nova.edu)

### Other email contacts:

Office of the University Bursar

[bursar@nsu.nova.edu](mailto:bursar@nsu.nova.edu)

Office of the University Registrar

[nsuregistrar@nsu.nova.edu](mailto:nsuregistrar@nsu.nova.edu)

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