

Doctor of Physical Therapy Program Information **Class of 2029**

Your financial aid eligibility is based on your FAFSA information and your enrollment. Email notifications are sent to your DeSales account when financial aid packages are available. Financial Aid information can be viewed by logging into *WebAdvisor*. Navigate to *Financial Aid* and select the *Financial Aid Checklist*.

First-time borrowers planning to utilize the William D. Ford Federal Direct Loan program at DeSales must complete the Master Promissory Note (MPN) and Entrance Counseling at <https://studentaid.gov/>. Please note that this process must only be completed once while you are enrolled at DeSales University.

Under the Unsubsidized Federal Direct Loan program, a student may choose to make quarterly interest payments or keep the loan fully deferred. Repayment is required six months after graduation or when the student's enrollment drops to less than half-time.

Additional Loan Options (*Completed after May 1, 2026*) Students are required to maximize their Unsubsidized Loan Eligibility prior to seeking the additional loan options below:

Private Education Loans – Students may borrow through private lenders to support their education. These loans may require a cosigner. Private loan rates and terms vary based on the student/cosigner's credit information, choice of a variable or fixed rate loan, and repayment options. Lender information and applications can be found at www.elmselect.com.

Federal Graduate Plus Loan* - Information on this loan program can be found here: <https://studentaid.gov/understand-aid/types/loans/plus>. This loan may be deferred for six months after graduation or until the student enrolls less than three credits.

*** Effective July 1, 2026, Federal Student Aid will implement changes under the One Big Beautiful Bill Act. Continuing students who have previously borrowed Federal Direct Loans will be grandfathered under the current regulations. For new borrowers, the aggregate borrowing limit for Federal Unsubsidized Direct Loans will be set at \$100,000, and the Graduate PLUS Loan program will be discontinued.**

If you use a portion of your financial aid for living expenses each semester, you may be eligible to receive a refund of any credit on your account after the drop/add period closes. There will be **NO** refunds issued unless there is a credit balance on your account. If you have received a refund based on your enrollment and you change your enrollment status, you may be required to repay all or a portion of the refund.

Important Contact Information

Office of Financial Aid
Treasurer's Office

(610) 282-1100 ext. 1287
(610) 282-1100 ext. 1474

finaid@desales.edu
treasurer@desales.edu

The Financial Aid Office staff is available to meet on campus, virtually, or set up a call to discuss any questions you may have as you work through the process. You can sign up for a meeting here: <https://www.desales.edu/cost-aid-scholarships/financial-aid>

SEE INFORMATION ABOUT COSTS AND LOAN AMOUNTS ON BACK

FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS

2026-2027 FAFSA Fall 2026/Spring 2027 Unsubsidized: \$10,250 per semester (\$20,500 total)	2027-2028 FAFSA Summer 2027/Fall 2027/Spring 2028 Unsubsidized: \$10,250 per semester(\$30,750 total)
2028-2029 FAFSA Summer 2028/Fall 2028/Spring 2029 Unsubsidized: \$10,250 per semester (\$30,750 total)	2029-2030 FAFSA Summer 2029 Unsubsidized Loan: \$10,250

This assumes that you have not reached your lifetime aggregate limit. If you have previously borrowed and would like to review your loan history, log into <https://studentaid.gov/> and view your “Dashboard.” The **FAFSA will need to be completed for the following academic years to qualify: AY’26-27, AY’27-28, AY’28-29 and AY’29-30.** Loans cannot be processed for any repeated courses/clinicals.

Cost of Attendance

To assist in financial planning, the direct and indirect costs for the 2025-2026 academic year are listed below. Direct Costs (billed to the student) plus Indirect Costs (estimated additional expenses not billed to the student) are referred to as your Cost of Attendance. *Please note: These figures are subject to change.*

Fall 2026 and Spring 2027

DIRECT COSTS: Tuition \$23,100 Professional Fee 1,000 Total \$24,100 (Billed \$12,050 per semester)	INDIRECT COSTS: Books \$ 1,945 Transportation/Personal 10,472 Living Expenses 10,414 Estimated Direct Loan fee 219 Total \$23,050
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Summer 2027, Fall 2027, and Spring 2028

DIRECT COSTS: Tuition: \$34,650 Professional Fee 1,500 Total \$36,150 (Billed \$12,050 per semester)	INDIRECT COSTS: Books \$ 415 Transportation/Personal 13,964 Living Expenses 13,886 Estimated Direct Loan fee 329 Total \$28,594
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Summer 2028, Fall 2028, and Spring 2029

DIRECT COSTS: Tuition: \$34,650 Professional Fee 1,500 Total \$36,150 (Billed \$12,050 per semester)	INDIRECT COSTS: Books \$ 913 Transportation/Personal 13,964 Living Expenses 13,886 Estimated Direct Loan fee 328 Total \$29,091
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Final Summer Semester 2029

DIRECT COSTS: Tuition: \$11,550 Professional Fee 500 Total \$12,050 (Billed \$12,050 per semester)	INDIRECT COSTS: Transportation/Personal \$ 3,491 Living Expenses 3,472 Estimated Direct Loan fee 109 Total \$ 7,072
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*Cost projections are based on estimated costs for AY’26-27. Tuition rates for the summer of 2027 and beyond are subject to increase; final rate for AY’27-28, AY’28-29 and AY’ 29-30 will be approved by the Board of Trustees in the April preceding the academic year.

The Doctor of Physical Therapy Program at DeSales University is accredited by the Commission on Accreditation in Physical Therapy Education (CAPTE), 1111 North Fairfax Street, Alexandria, Virginia 22314; telephone: 703-706-3245; email: accreditation@apta.org; website: <http://www.capteonline.org>.