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### FINANCIAL AID STAFF

- **Dominic Yoia**, Associate Vice President/University Director of Financial Aid
- **Laurie Folsom**, Director of Undergraduate Financial Aid
- **Heather Hamilton**, Director of Graduate Financial Aid
- **Elizabeth Mongillo**, Associate Director of Financial Aid
- **Joann Cellello**, Associate Director of Financial Aid
- **Jennifer Van Brederode**, Associate Director of Financial Planning, Online
- **Mary Ann Sola**, Associate Director/Loan Coordinator
- **Roberta Dorso**, Financial Aid Assistant/Accounting and Special Projects
- **Deborah Grady**, Financial Aid Assistant/Data Management
- **Pedro Ondrush**, Financial Aid Assistant/Loan Aide
- **Kevin Currie**, Financial Aid Assistant/Receptionist
- **Deborah Stankiewicz**, Graduate Financial Aid Assistant

### CONTACT US

Phone: 203-582-8750 or 800-462-1944  
Fax: 203-582-5238  
Email: FINAID@qu.edu
Welcome

For thousands of students and families each year, financial aid is essential for attending college.

Our goal is to help make your choice of Quinnipiac as affordable as possible. With that in mind, we have put this brochure together to assist you in understanding the financial aid process and have included a suggested timeline to help in your planning.

We welcome your interest in Quinnipiac and look forward to working with you and your family to help you attain your higher education goals.

Dominic Yoia
Associate Vice President/University Director of Financial Aid

What is Financial Aid?

Financial aid is awarded to students who need assistance in meeting the cost of higher education. If qualified, students may receive financial aid from not just one but several sources.

Need-based financial aid awards include federal, state and institutional grants (gift aid), part-time employment and student loans which are repayable after you leave college. For need-based financial aid, many factors are taken into account such as income, family size, number of family members in college, taxes and personal assets. Therefore, students’ awards may vary dramatically even when families’ incomes and assets are almost identical.

Merit-based financial aid includes awards for academic achievement and athletic talent. Merit-based scholarships, for academic achievement, are awarded by the Admissions Office without regard to financial need. Athletic scholarships are awarded by the Director of Athletics and the Coaching staff.

Freshmen applicants are considered for merit aid at the time their file is reviewed, and any scholarship award is noted on their letter of acceptance. Transfer applicants with a previous 3.3 minimum cumulative college GPA are typically considered for merit awards and scholarships are noted on their letter of acceptance.

The University coordinates your financial aid to produce a financial aid package, including funds from many types of sources. Don't assume you are ineligible. Check financial aid criteria carefully and file your paperwork early so the Office of Financial Aid can evaluate your qualifications.

Financial Aid Distribution

For 2016–2017, 89% of enrolled, full-time undergraduates at Quinnipiac received some form of aid. Students and families with a variety of resources attend Quinnipiac with help from their family, Quinnipiac scholarships and grants, and Federal grants and loans.
Application Process for Financial Aid

All financial aid applicants must complete the Free Application for Federal Student Aid (FAFSA), which can be filed online after October 1 at: www.fafsa.gov. A FAFSA worksheet can also be downloaded from this website which can be helpful in completing your application online. We ask that all students file the FAFSA form as soon after October 1 as possible in order to be given full consideration for financial aid, which includes federal and Quinnipiac Grants, federal Direct Loans, and eligibility for Work-Study funds.

Your FAFSA should be completed by March 1. You will need some family information in order to complete the FAFSA, so be sure to let people know your needs in time for them to be able to help you. Give yourself time to collect the information your applications may require.

**FILE ONLINE:** www.fafsa.gov

**QUINNIPIAC SCHOOL CODE:** FAFSA: 001402

If someone helps you or your family prepare your tax returns, you might ask them to help you complete your FAFSA. Be sure to list Quinnipiac University and your state scholarship program as recipients of your information. When the federal processor completes the evaluation of your FAFSA, you, your colleges and the scholarship programs that you’ve listed will receive the results.

Research Your Options Thoroughly

Students should check with their high school guidance office or state agency for program and application information about possible state scholarship/grant programs. If you are from out of state, find out if your state scholarships or grants are transferable to Connecticut.

Net Price Calculator

All colleges and universities are required to provide interested students with a “net price calculator” to help approximate potential financial aid eligibility. Please visit www.qu.edu/finaid for more information.

Look for Scholarships Awarded by Organizations in Your Community

Service groups, churches or employers may offer financial assistance. Check reference materials at your guidance office or public library to help locate additional financial aid opportunities.

Notification

The financial aid notification process begins in January and students are awarded in the order applications are received. The award letter will direct students to an online site where they can view their award, find loan information and notify the office of their acceptance of their award package. Our filing deadline for incoming students is March 1. Late applications are welcomed but not all funding may be available.

**GO SURFING**

Helpful websites for scholarship and financial aid information:

- www.fastweb.com (largest scholarship service containing more than 1.5 million sources of funding)
- www.finaid.org (the financial aid information page)
- www.ed.gov (U.S. Department of Education)

Be sure to keep copies of tax returns, W-2’s and any other forms you may need to file. We may request this information to answer questions about your application or to verify the information you submitted.
Cost of Attendance

When calculating the cost of a Quinnipiac education, the Financial Aid Office includes more than just the cost of tuition, fees and room and board (Direct costs). Also included are allowances for books, travel and personal expenses (indirect costs).*

The Office of Financial Aid estimates how much it will cost a typical commuter and a typical resident student to attend Quinnipiac as a full-time student for a year. The budget figures for 2017–2018 will be established in December 2016 and available on our website. For 2016–2017, these costs are:

### STUDENT BUDGET 2016–2017

<table>
<thead>
<tr>
<th></th>
<th>CAMPUS RESIDENT</th>
<th>COMMUTER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIRECT COSTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition* (per year based on 12-16 credits each semester)</td>
<td>$ 41,990</td>
<td>$ 41,990</td>
</tr>
<tr>
<td>Student Fees</td>
<td>$ 1,650</td>
<td>$ 1,650</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>$ 43,640</td>
<td>$ 43,640</td>
</tr>
<tr>
<td><strong>IN ADDITION:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technology Fees</td>
<td>$ 300</td>
<td>$ 300</td>
</tr>
<tr>
<td>Room and Board* (freshmen rate, includes $2,900 meal plan)</td>
<td>$ 15,170</td>
<td></td>
</tr>
<tr>
<td><strong>Total Direct Costs:</strong></td>
<td>$ 59,110</td>
<td>$ 43,940</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>ADDITIONAL BUDGET CONSIDERATIONS</strong></th>
<th>CAMPUS RESIDENT</th>
<th>COMMUTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter living at home expense budget</td>
<td>$ 2,200</td>
<td></td>
</tr>
<tr>
<td>Books</td>
<td>$ 800</td>
<td>$ 800</td>
</tr>
<tr>
<td>Personal expenses &amp; miscellaneous fees</td>
<td>$ 1,200</td>
<td>$ 1,200</td>
</tr>
<tr>
<td>Travel</td>
<td>$ 800</td>
<td>$ 1,300</td>
</tr>
<tr>
<td><strong>Total Financial Aid Budget</strong></td>
<td><strong>$ 61,910</strong></td>
<td><strong>$ 49,440</strong></td>
</tr>
</tbody>
</table>

* Depending on individual circumstances, the actual cost for a student may differ from these standard budgets. Course overloads, health insurance purchased through the university, and the cost of a laptop computer will generally add to the student’s educational costs. Families must also provide proof of or will be charged for health insurance.

### THE EXPECTED FAMILY CONTRIBUTION (EFC)

The University will utilize the expected family contributions (EFC) from the FAFSA to calculate your eligibility for aid. Some of the components used to determine an EFC include adjusted gross income, untaxed income and benefits, savings and investments, business net worth, number of family members in postsecondary education and an allowance for state and other taxes. Need is defined as cost of attendance minus the EFC.

It is important to remember that costs vary from one college to another. It is crucial to calculate the difference between the awards and the college costs to know what the actual cost to the family will be. An example of our current year:

<p>| | |</p>
<table>
<thead>
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<tbody>
<tr>
<td>Tuition 2016–2017</td>
<td>$ 41,990</td>
</tr>
<tr>
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</tr>
<tr>
<td>Technology Fees</td>
<td>$ 300</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$ 15,170</td>
</tr>
<tr>
<td><strong>Total Annual Bill</strong></td>
<td><strong>$ 59,110</strong></td>
</tr>
<tr>
<td>From this, deduct all grants, scholarships and loans, for example</td>
<td>($ 29,900)</td>
</tr>
<tr>
<td>Then the amount the family must pay will be</td>
<td><strong>$ 29,210</strong></td>
</tr>
</tbody>
</table>
Scholarships and Financial Aid

Merit scholarships are awarded by the Admissions Office and do not require that you file any additional forms. For the class entering Fall 2017 we will use the Reading/ Writing and Mathematics sections of the SAT and/or the highest composite score on the ACT, (essay section is not required) AND/OR rank-in-class information as provided on the high school transcript. As test scores are optional for many applicants, if not provided, scholarships will be determined based on previous academic work.

If no rank-in-class information is provided we will estimate eligibility based on grade point distribution information usually provided by the high school. Scholarships are only awarded when a student enters Quinnipiac and the amount will be renewed each year providing the student maintains full-time status with a minimum 3.0 cumulative GPA.

Scholarship awards are noted on the student’s letter of acceptance. Students applying for need based aid by filing the FAFSA will receive notification from the Financial Aid Office beginning in January. Once your need is established an aid package will be created.

It is important to note while scholarships are offered to students by the admissions office, they are included in a student’s aid package when determining eligibility for other types of aid including grants, loans and work study.

Quinnipiac Scholarship Awards: Freshmen

Current scholarship guidelines can be found on our website at www.qu.edu/scholarships.

Freshmen Scholarships ($6,500 – $25,000)
Current scholarship guidelines can be found on our website at www.qu.edu/scholarships. Scholarships are awarded by the Admissions Office based on each student’s overall academic achievements. Students who are awarded scholarships generally rank in the top quarter of their class in high school and/or have an 1100 or higher reading/writing plus math score (on the SAT) or a 25 or higher composite ACT score. Students who are required to or choose to provide us with their SAT and/or ACT scores, please send all official test scores and we will select the highest. Students can receive our Trustee Scholarship, Dean’s Scholarship or Quinnipiac Academic Award, which can be renewed each year providing the student continues to be enrolled full-time and achieves an overall 3.0 at the end of each academic year. Scholarships are renewed at the same amount.

Quinnipiac Scholarship Awards: Transfers

Transfer Scholarships ($5,000 – $20,000)
Quinnipiac University has established articulation agreements with several community and two year colleges in New England. Transfer scholarships are merit-based and awarded to selected students who enter Quinnipiac with a minimum 3.3 for all previous college level work. Students must have a complete admissions application on file by April 1. Renewal is based on continuing as a full-time student with a 3.0 cumulative GPA.

Scholarships will be reviewed at the end of each academic year and will be renewed providing the student maintains full-time status, and a cumulative 3.0 GPA. Scholarship amounts remain the same in each subsequent year.

Quinnipiac Sibling Award
($2,000 per year, per eligible sibling)
Full-time, undergraduate siblings concurrently in attendance at Quinnipiac, are eligible to receive an additional $2,000 award each, per year, in addition to their regular financial aid award. This award is applicable only toward tuition, QU room and board and is renewable each year in which eligible siblings are in attendance.

International Student Scholarship
(Amount varies)
International Students are eligible to receive an International Student Scholarship based on the strength of their previous education. Scholarships are renewable providing the student maintains satisfactory academic progress and full-time status. Since our funds are limited, we are not able to meet need for all international applicants.

Athletic Scholarships
(Amount varies)
Available to incoming freshmen and transfer students. Quinnipiac University provides an NCAA Division I athletic program. Athletic scholarship candidates are selected by the athletic director and coaching staff. Eligible sports include: Men’s baseball, basketball, cross country, ice hockey, lacrosse, soccer, and tennis. Women’s acrobatics and tumbling, basketball, cross country, field hockey, golf, ice hockey, lacrosse, rugby, soccer, softball, tennis, track, and volleyball. Scholarships are based on the needs of the individual sports. For renewal, students must maintain satisfactory academic progress, full-time status and meet all Quinnipiac and NCAA requirements.
Grants
Need-based gift aid, no repayment. Eligibility varies for each type.

**Quinnipiac University Grant**  
(Amount varies)  
Students who complete the FAFSA who show financial need are considered for grant funding.

**Roberta B. Willis Scholarship**  
(formerly known as Governor’s Scholarship—Connecticut students only)  
Annual awards ranged from $650 to $5,000 in 2015–2016. Scholarships are awarded to Connecticut residents with an EFC less than $11,000 on the FAFSA, who are full-time students who graduated from a Connecticut high school, and do not have a previous bachelor’s degree. There is also a small merit component which requires a separate application (available through the high school guidance office), SAT scores of 1800 and a rank in the top 20% of the class. See our website for details: www.qu.edu/finaid.

Federal Pell Grants  
Up to $5,815 per year as authorized by Congress for 2016–2017. Students who do not already have a bachelor’s degree with an EFC of $5,234 or less (as established by congress) are eligible for a Pell grant.

Federal Supplemental Educational Opportunity Grant (SEOG)  
Awards generally range from $500 to $2,000 with a maximum of $4,000 per year based on available funds. Students who are Pell eligible are considered for SEOG funding.

Federal Work Study
Students are paid for the number of hours worked. Work study awards for freshmen are $2,000 per year and $2,200 per year for upper-class students. Priority is given to needy on-time applicants. Jobs are arranged through the student employment office at the beginning of the academic year. Students can search for jobs online at [www.qu.edu/workstudy](http://www.qu.edu/workstudy) after July 1st. Work study awards will generally allow a student to work 6–8 hours per week each semester.

Search for jobs online at [www.qu.edu/workstudy](http://www.qu.edu/workstudy)

Loans

**Federal Direct Loan (Subsidized):**  
Loan Maximums: 1st year $3,500, 2nd year $4,500, 3rd/4th years $5,500 to an aggregate maximum of $23,000. Direct Subsidized Loans are offered to all eligible students who file a FAFSA and have demonstrated financial need. Effective July 1, 2013, interest rates are tied to the 10-year treasury note plus 2.05% with a cap of 8.25% and repayment begins 6 months after a student graduates or drops below half-time enrollment at the undergraduate level. The federal government will deduct approximately 1.0% in processing fees.

**Federal Direct Loan (Unsubsidized):**  
Undergraduate students are also eligible for an additional $2,000 unsubsidized loan in addition to their regular Direct Loans. Independent undergraduate students, dependent students with no demonstrated financial need or dependent students whose parents have been denied a PLUS loan are eligible for the Unsubsidized Loan. Loan maximums: 1st/2nd years $4,000 and 3rd/4th years $5,000. Effective July 1, 2013, interest rates are tied to the 10-year treasury note plus 2.05% with a cap of 8.25% and repayment begins 6 months after a student graduates or drops below half-time enrollment at the undergraduate or graduate level. Interest begins to accrue immediately after the loan is disbursed and the federal government will deduct approximately 1.0% in processing fees.

*All federal interest rates are set by congress and subject to change.*

**Federal Direct PLUS Loan**  
(Parent loan for Undergraduate Students):  
Parents of dependent students may apply for a Federal Direct PLUS Loan and will need to complete a FAFSA. Applicants must have a good credit history in order to qualify. Effective July 1, 2013, interest rates are tied to the 10-year treasury note plus 4.6% with a cap of 10.25% and repayment typically begins 60 days after the loan is fully disbursed. The federal government will deduct approximately 4.3% in processing fees.

**Alternative Loans**  
For information on additional student loans, please log on to: [www.qu.edu/loans](http://www.qu.edu/loans).

Quinnipiac students are not required to accept a work-study job or to take a student loan. Both are offered as options. With each year however, you are expected to meet an increased portion of your need from your own resources.

*Note: Part-time students should check directly with the Office of Financial Aid at Quinnipiac to determine eligibility for scholarships, grants or loans.*
It is important to note that students MUST file the FAFSA each year and maintain satisfactory academic progress in order to remain eligible for aid.

Don’t Panic

AND REMEMBER...

If the expected family contribution is more than your family is able to pay—don’t panic. The process used to evaluate the family contribution is based on national norms and ordinary situations. Since individual circumstances vary, some applications require a more personalized approach. Talk to the University’s Office of Financial Aid about your situation. Recognize however, that the primary responsibility for meeting college costs rests with your family. Financial aid is intended to supplement, not replace, family effort. To ease the burden, families can:

• Spread payments over the academic year by using an interest free tuition payment plan.

• Select a PLUS loan or explore private/alternative loans to supplement or replace a portion of the family contribution.

For more information about these loans, log onto: www.qu.edu/loans

It is important to note that students MUST file the FAFSA each year and maintain satisfactory academic progress in order to remain eligible for aid.

Tuition Payment Programs

As part of our continuing effort to provide affordable and convenient payment options, you should be aware of some alternative payment plans to assist you in meeting Quinnipiac University costs. These programs are available through NELNET, specialists in education financing.

The Quinnipiac University Plan allows you to make equal monthly payments beginning as early as May 1 to cover one academic year of college expenses. There are no interest charges. The only initial cost to you is a $75 non-refundable application fee. If you enroll after May 1st, you will need to make a proportional down payment, and then begin your regular monthly payments thereafter.

Families are encouraged to enroll online through “e-cashier” at: www.qu.edu/bursar

Once you have set up your account through this secure website, you can authorize your monthly payments to be electronically sent from your checking, savings or credit card account.

Outside Scholarships

An outside scholarship is considered a resource and must be included in a student’s financial aid package. If state or federal funds are part of the package, the scholarship amount, combined with the student’s other aid, cannot exceed student need. At Quinnipiac however, students who receive such a scholarship, may use it to reduce the student’s loans whenever possible and/or work-study award. Gift aid will be reduced when a student receives an outside scholarship if it is required to maintain eligibility for federal, state, institutional or other need-based aid.
Over 6,900 undergraduate students enjoy a strong sense of community at Quinnipiac University.

76% of our entering students come from out of state.

Other Quinnipiac Scholarships
In addition to the scholarships listed on page 4, there are special annual and endowed scholarships funded by friends of the University. A few are awarded to freshmen but most recognize the academic achievement of upperclassmen. Since need is a factor for many of these scholarships, the Office of Financial Aid coordinates the selection process. Students who file the FAFSA are automatically considered and no further application or nomination is necessary. Some of these scholarships are renewable, others are not.

Veterans’ Benefits
Eligible veterans and/or their eligible dependents may qualify for veterans’ benefits for undergraduate studies at Quinnipiac University. Eligible VA programs include Yellow Ribbon, Post 9/11, Montgomery GI Bill, and the Army and Air Force ROTC programs. Veterans must submit their certificate of eligibility to Quinnipiac’s Office of Veteran and Military Affairs prior to the start of classes. For complete details, please visit the financial aid home page.

Definition of an Independent Student
Many forms of financial assistance assume that the student is considered a dependent member of the family. Increasing numbers of students who qualify as independent seek admission to the University. One or more of the following qualifications must be met in order to apply for funding as an independent student:

- Someone born before January 1, 1994
- Married
- A graduate or professional student
- Someone with legal dependents other than a spouse
- An orphan or ward of the court
- A veteran
- An emancipated minor, in a court appointed legal guardianship or an unaccompanied homeless youth.

Changes of Circumstance
You may request a review of your financial aid if there is a major change in your family’s financial circumstances. The Office of Financial Aid can send you a Review Request Form to assist you. You must meet the conditions set forth on this form and you must document any changes to assist with this reconsideration.

Most financial aid awards are based originally upon the assumption that a student will enroll full-time unless he or she has notified us to the contrary. If a student changes their academic plans from full-time to part-time or changes their housing status from on-campus or off-campus to a commuter student living at home, the Office of Financial Aid must be notified as an aid adjustment may be necessary.

The Office of Financial Aid reserves the privilege of reviewing and possibly revising awards. The applicant should notify the Office of Financial Aid if there is a change in the family’s situation, enrollment status or housing plans.

Renewal of Aid
Renewal is not automatic. Because your aid is need-based, you must re-establish your need each year by completing the FAFSA form prior to the April 1st renewal deadline. As a general rule, if family circumstances remain the same, grant dollars remain the same from year to year. The FAFSA must be electronically date stamped by April 1 to be considered on time.

Students who applied for the 2016–17 year online will have much of their application information pre-populated next year. Students can go online after October 1st to update their FAFSA information and submit it to the University. Students who do not have prior year data on file will need to complete the FAFSA in its entirety.

Financial aid eligibility is contingent upon maintaining satisfactory academic progress according to the University’s policy. Copies of the policy are available in the Office of Financial Aid, in the University catalog and available online: www.qu.edu/finaid.

The Office of Financial Aid works with all applicants to assure that they receive the maximum state and federal aid for which they are eligible.
## Financial Aid Timeline

### OCTOBER/NOVEMBER
- File the completed FAFSA with the federal processor as soon after October 1 as possible. You will use your tax information from FY 2015 and file your FAFSA online at: www.fafsa.gov. Be sure to indicate Quinnipiac University as a recipient of the FAFSA results (Quinnipiac University Federal School Code: 001402).
- Try to attend your high school’s “Financial Aid Night” for comprehensive information on applying for financial aid.

### DECEMBER
- Early decision award letters are generated.

### JANUARY
- Regular admission award letters begin to be generated for accepted freshmen.
- Begin looking into payment options such as the Quinnipiac University Monthly Payment Plan administered by NELNET.
- Tuition and fees for the coming year are set, and are available on the Quinnipiac website.

### MARCH
- Freshman students’ FAFSA form must be date-stamped by the federal processor on or before March 1 for priority funding.
- Be prepared to send signed copies of your federal income tax forms and tax transcripts to the University in case you are selected for verification.

### APRIL
- Returning students’ FAFSA form must be date-stamped by the federal processor on or before April 1 for priority funding.
- Tuition and room deposits are due by May 1 for incoming students, or within fifteen (15) days after your acceptance date, whichever comes later.

### MAY
- Incoming freshmen and transfer students need to accept their financial aid award online by May 1.
- Payments begin on May 1 to the Quinnipiac University Payment Plan offered through NELNET, if you have chosen to participate in this tuition payment option.

### JUNE
- Returning student award notifications are generated beginning in early June after grades are posted.
- New student invoices are generated and have a payment due date in late-June. You will see scholarship/grant awards deducted from your bill.
- Incoming students and first-time borrowers can complete their required entrance interview and master promissory online at: www.qu.edu/entrance.
- All students at Quinnipiac University participate in our electronic loan process for their Federal Loans. Certification and transmission of federal and private loans begins.
- Submit parent Federal PLUS and other private loan applications according to application instructions, if you have not already done so. Parents can apply online at: www.qu.edu/loan.
- Continuing student invoices have a payment due date in mid-July. You will see scholarship/grant awards deducted from your bill.

### AUGUST
- First disbursements of student loan checks begin to arrive mid-August.

### SEPTEMBER
- Waitlist for work-study is reviewed by the month’s end.
Useful Websites

Electronic Filing

**www.fafsa.gov**
To complete your FAFSA electronically

Scholarship Searches

**www.fastweb.com**
FASTWEB, the nation’s largest FREE scholarship search engine

Financial Aid Websites

**www.ed.gov**
U.S. Department of Education

**www.finaid.org**
The most comprehensive annotated collection of information about student financial aid on the web. This site contains information on scholarships, scams and has an EFC calculator, to name a few highlights.

**www.gibill.va.gov**
Department of Veteran’s Affairs

**www.irs.gov**
Search “Tax Benefits for Education”

**www.nasfaa.org**
National Association of Student Financial Aid Administrators

**www.sss.gov**
To register or check your registration with the selective service

**www.students.gov/index.html**
Access America makes it easy to find any kind of federal service or information you may need.

Quinnipiac University has a strong commitment to the principles and practices of diversity throughout the University community. Women, members of minority groups, and individuals with disabilities are encouraged to consider and apply for admission. Quinnipiac University does not discriminate on the basis of race, color, creed, age, sexual orientation, national or ethnic origin or disability status in the administration of its educational and admission policies, employment policies, scholarship and loan programs, athletic programs and other University administered programs.
For more information, contact:
Quinnipiac University
Office of Undergraduate Financial Aid
275 Mt. Carmel Avenue
Hamden, CT 06518-1908

www.qu.edu/finaid
finaid@qu.edu
800-462-1944 or 203-582-8750