

Virtual Financial Aid Office Interview

Instructions for filling out the John Paul the Great Catholic University Federal Financial Aid application

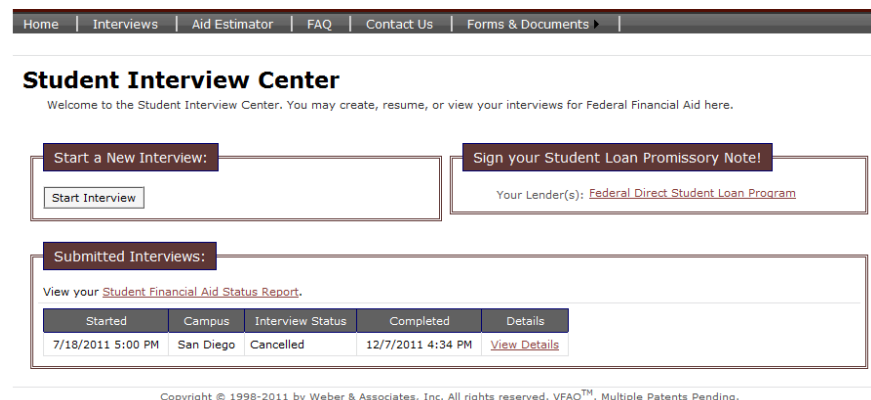
1. Go to <https://jpcatholic.vfao.com>.



2. You will be greeted by a welcome page; the first thing you need to do is Register – it will guide you through the Name & Account Set Up Process. Set up your user name, password, etc.



3. After setting up your account, go to Interviews. (Note: If you cannot finish the interview you may log out and resume the interview at a later time. Just log back in and click on the link. Your information will be saved to the last completed level.) This screenshot displays the "Interview" landing page.



4. The first page will Welcome you and ask for an Acknowledgement – you will need to read and then check this box. The next question will be about your FAFSA – check yes if you have completed it. If you have not completed it you will need to do so in order to continue with the VFAO. The FAFSA link is there for your convenience.

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Welcome to John Paul the Great Catholic University's Virtual Financial Aid Office!

This interview will be used by the VFAO staff to process your application for Federal Student Aid. Please complete the interview as completely and accurately as possible. At any time you may leave the interview and resume it later where you left off.

Acknowledgement

I Acknowledge that:

The costs of education and financial aid eligibility values presented herein are estimates that are subject to change and are in no way presented as a guarantee of any financial aid award. Actual financial aid eligibility will be determined in accordance with the U.S. Department of Education Federal Student Aid Handbook and HEA Title IV Regulations and is subject to all laws, rules and regulations stated therein.

FAFSA

Have you completed the FAFSA? Yes No <http://www.fafsa.ed.gov>

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5. Fill in Profile – answer the questions that are on the screen.

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Your Profile Data

Name:

Gender: Male Female

Preferred Name:

Social Security Number:

Date of Birth:

Marital Status:

Drivers License Number:

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6. Contact Information – fill in the requested information.

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Your Contact Information

Please enter your current contact information through which you may be reached while in school.

Country:

Address 1:

Address 2:

Address 3:

City:

State/Province:

Zip/Postal Code:

Permanent Phone:

Permanent #2:

Permanent #3:

Email:

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7. Parents Information – fill in the requested information for Mother & Father.

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Parents' Status

Mother's Status:

Father's Status:

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Mother's Contact Info

Please enter your Mother's current contact information through which she may be reached.

Name:

Preferred Name:

Country:

Address 1:

Address 2:

Address 3:

City:

State/Province:

Zip/Postal Code:

Home Number:

Mobile Number:

Work Number:

Email:

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8. References – add any necessary references and their information. (Note: If something is missing you will be prompted by questions in red lettering to change or correct this information.)

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References

Below is a list of all relatives and references currently in your school file (if any). Please select the relatives and references that you wish to use on this interview, or add new relatives and references to your file. If selecting existing relatives, please take a moment to verify that the contact information is accurate, and if it is not please use the "View/Edit Details" link to update the contact information.

You must select at least **0** reference to continue.

No references on file.

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9. Prior Schools – fill in any appropriate answer. If you have not attended another university, you will just go to the next section.

10. FAFSA Year – Click the appropriate year. This will correspond with the FAFSA information that you are providing; if you completed the 2012-2013 FAFSA, that is the award year you would complete here.

11. Program of Study & Terms & Attendance – Select appropriate major.

For Terms check *up to three quarters* that you will be attending and if it is full time or part time (full time is 12 credits or more, $\frac{3}{4}$ time is 9-11 credits, and half time is 6-8 credits). You will need to complete a new interview for a fourth quarter to have your aid calculated.

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Terms & Attendance

Program of Study:

Please select up to 3 terms during which you plan to attend this Program of Study.

Selected	Term	Attendance Mode
<input type="checkbox"/>	Summer: 7/5/2011 - 9/9/2011	-- select --
<input checked="" type="checkbox"/>	Fall: 9/21/2011 - 12/9/2011	Full-Time
<input checked="" type="checkbox"/>	Winter: 1/4/2012 - 3/13/2012	Full-Time
<input checked="" type="checkbox"/>	Spring: 3/28/2012 - 6/5/2012	-- select --

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12. Financial Aid and Enrollment – answer the questions listed. Your EFC is found on your FAFSA output document.

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Financial & Enrollment

What is your EFC?

What is your College Grade Level?

What is your expected Graduation Date?
Year: Month:

Do you have a Bachelor's Degree?
 Yes No

Where will you be living while you are enrolled in school?

Please select your status with the School.

Student is an employee at the school he/she plans to attend.
 Student is a dependent of an employee of the school that the student plans to attend.
 Student is neither an employee nor an employee's dependent.

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13. Residence Costs – this screen will only appear if you listed yourself as living “On Campus”. Those who listed “With Parents” will not have this screen appear.

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Residence Costs

These costs are influenced by whether you live on-campus, off-campus or with your parents.

Room

Room : \$2,000.00/term

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14. Financial Responsibility– Please read carefully and check mark at the bottom that you understand. You will need to check this even if you do not receive any loans.

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Financial Responsibility

Acknowledgment of Student Loan Terms

The following information and statements apply to your application for a Federal Family Education Loan (FFEL) or Federal Direct Student Loan (FDSL). It is necessary under federal regulatory guidelines for you to state your understanding of the responsibilities you assume when you receive a FFEL Stafford Loan or Federal Direct Student Loan (FDSL).

The terms of the loans requested on the Student Loan Entrance Counseling Interview are as follows:

1. I acknowledge that I am completing this online Student Loan Entrance Counseling Interview.
2. I may only use my Student Loan for educational and education-related expenses.
3. I understand that the loan(s) I am being offered will be taken into consideration when determining other types of student assistance I may receive. The total amount of my financial aid may not exceed the cost of attendance (COA) less my expected family contribution (EFC). Questions regarding the amounts and types

I, Demo2 Student, do hereby acknowledge that I have read and reviewed the terms and responsibilities associated with receiving federal student loans.

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15. Detailed Financial Plan– This is an **estimate** of what you may be eligible for. This only takes into account what Federal Aid you may be eligible for, and does not consider the JP Catholic aid that you may receive. Again, it is just an automated estimate based on the information that you provided in this interview.

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Estimated Financial Plan

This financial plan is a **DETAILED ESTIMATE**. Your estimated federal student aid eligibility includes provisions for tuition, fees, housing, transportation and personal expenses. Your actual cost of education may change due to cost changes made by your school. Your estimated federal student aid eligibility is also subject to change as the U.S. Department of Education may require further verification of certain data as your request for student aid is further reviewed. This estimate represents the maximum Federal Student Aid eligibility for an independent student. This estimate does not include any non-Federal grants, scholarships or loans that the student may be receiving.

[Expand all details](#) |
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Detailed Financial Plan

Cost of Education	Fall	Winter	Spring	Total
Standard Costs	\$7,550	\$7,550	\$7,550	\$22,650
Residence Costs	\$2,000	\$2,000	\$2,000	\$6,000
Total	\$9,550	\$9,550	\$9,550	\$28,650

Financial Aid Eligibility	Fall	Winter	Spring	Total
Federal Direct Student Loan - Subsidized	\$1,167	\$1,167	\$1,167	\$3,500
Federal Direct Student Loan - Unsubsidized	\$2,000	\$2,000	\$2,000	\$6,000
Pell Grant	\$1,850	\$1,850	\$1,850	\$5,550
Total	\$5,017	\$5,017	\$5,017	\$15,050

Remaining Financial Responsibility	Fall	Winter	Spring	Total
Cost Amount	\$9,550	\$9,550	\$9,550	\$28,650
Aid Eligibility Gross Amount	\$5,017	\$5,017	\$5,017	\$15,050
Remaining Responsibility	\$4,533	\$4,533	\$4,533	\$13,600

If your remaining responsibility is not \$0, please go to your institution's website or speak to your Financial Aid Officer about alternative loans and/or grants.

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16. Processing Option – Click on what you are interested in – grants and loans, grants only or loans only.

Request Loans – you can enter a certain amount or just check mark the box to see what the maximum you can qualify for. Master Promissory Note – if you want to receive any federal loans you will need to check mark this box. Sign your Student Loan Promissory Note – click on the Federal Direct Student Loan Program link which will bring you to the website which will have instructions for completing the loan promissory note.

17. **Repayment Estimates** – This information compares interest rates and loan amounts so you know what to expect regarding repayment of the loans you take out.

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Repayment Estimates

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Repayment Estimates

Balance at Repayment	6% Interest			7% Interest			8% Interest			9% Interest		
	Monthly Payment	No. Months	Total Interest	Monthly Payment	No. Months	Total Interest	Monthly Payment	No. Months	Total Interest	Monthly Payment	No. Months	Total Interest
\$1,000	\$50	21	\$56	\$50	21	\$65	\$50	21	\$75	\$50	21	\$85
\$2,000	\$50	44	\$233	\$50	45	\$280	\$50	46	\$329	\$50	47	\$381
\$3,000	\$50	71	\$571	\$50	74	\$703	\$50	76	\$834	\$50	80	\$1,001
\$4,000	\$50	102	\$1,116	\$50	108	\$1,402	\$50	114	\$1,723	\$51	122	\$2,080
\$5,000	\$67	120	\$1,994	\$70	120	\$2,360	\$73	120	\$2,736	\$76	120	\$3,120
\$7,000	\$59	180	\$3,633	\$63	180	\$4,325	\$67	180	\$5,041	\$71	180	\$5,780
\$8,000	\$57	240	\$5,036	\$62	240	\$6,025	\$67	240	\$7,052	\$72	240	\$8,116
\$10,000	\$64	300	\$9,329	\$71	300	\$11,202	\$77	300	\$13,156	\$84	300	\$15,176
\$20,000	\$129	300	\$18,658	\$141	300	\$22,405	\$154	300	\$26,311	\$168	300	\$30,351
\$30,000	\$193	300	\$27,987	\$212	300	\$33,612	\$232	300	\$39,467	\$252	300	\$45,527
\$40,000	\$258	300	\$37,317	\$283	300	\$44,814	\$309	300	\$52,616	\$336	300	\$60,702
\$50,000	\$322	300	\$46,646	\$353	300	\$56,017	\$386	300	\$65,771	\$420	300	\$75,878
\$60,000	\$387	300	\$55,974	\$424	300	\$67,219	\$463	300	\$78,927	\$504	300	\$91,054
\$80,000	\$515	300	\$74,633	\$565	300	\$89,628	\$617	300	\$105,237	\$671	300	\$121,404
\$100,000	\$644	300	\$93,291	\$707	300	\$112,033	\$772	300	\$131,543	\$839	300	\$151,756
\$125,000	\$805	300	\$116,612	\$883	300	\$140,045	\$965	300	\$164,431	\$1,049	300	\$189,695
\$138,500	\$892	300	\$129,206	\$979	300	\$155,166	\$1,069	300	\$182,187	\$1,162	300	\$210,184

- Amortization is based upon a minimum monthly payment of \$50.
- These values do not include interest capitalization, i.e., the student is paying interest charges on any unsubsidized loans and is not capitalizing the interest while in school.
- These values assume that no payments have been made prior to the loan starting repayment.

I, Demo2 Student, do hereby acknowledge that I have read and reviewed the repayment estimates.

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18. **Digital Signature** – Read, enter your password and click the “Submit Interview for Processing” button to sign your interview.

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Digital Signature

Once you have submitted this interview and your enrollment has been confirmed, the Financial Aid office will begin its review of your student file. Please do not submit additional interviews until you either have received notice of your financial aid award or need to complete an interview for a different term of study. Please enter your password then click the "Submit Interview for Processing" button to sign your interview.

Password:

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19. You have now completed your VFAO interview. You will be contacted if additional information is needed for verification.