

OTHER RESOURCES/ ESTIMATED FINANCIAL ASSISTANCE (EFA)

Students are required to disclose financial assistance that will be paid by a third party on their behalf. When a portion of a student's cost of attendance is waived or paid by another source, other than federal financial aid, this is considered other resources or estimated financial assistance (EFA). Examples of other resources include, but are not limited to, the following:

- External grants and scholarships
- University grants and scholarships
- Benjamin A Gilman's Study Abroad Scholarship
- Funds for Education Abroad
- Freeman-Asia study abroad scholarship in East or Southeast Asia
- Tuition assistance
- Stipends
- Military tuition benefits
- University tuition discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student's education
- Private loans
- Private and state grants
- Tribal aid
- Other financial assistance paid directly to the University

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS Loans under the Direct Loans program. As such, a student's expected family contribution and other resources will be subtracted from the cost of attendance when determining eligibility for federal financial aid (Title IV). All awards, including need and non-need-based aid, cannot exceed a student's annual cost of attendance.

EFA must not exceed a student's cost of attendance. If the University receives additional other resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the overaward. This may include reducing future disbursements for a second or subsequent payment period or returning awards to the funding source. Funds will be returned in the order most beneficial to the student.