University of Providence Graduate Programs

Applying for Financial Aid
Frequently Asked Questions

Who is eligible for financial aid?
Graduate students are eligible for Graduate Direct Unsubsidized Loans only. Students may receive up to $20,500 per year as determined by the cost of attendance, less any scholarships or discounts. No credit check is required. Students who have defaulted on other federal loans cannot receive federal aid until their defaulted loans are resolved.

Students must be enrolled at least half time (4 credits per term) to be eligible to use financial aid. Students completing two 8 week courses per term will be enrolled in 6 credits.

Where do I find information on applying for financial aid?
Students can find information on how to apply for financial aid on the UP website.

One example of how to apply for a graduate direct unsubsidized loan is to complete the FAFSA (Free Application for Student Aid). A student can complete the form at https://fafsa.ed.gov/.
The University of Providence school code is: 002527.

What year do I apply for?
• Students will need to apply for both school years they will be attending the program.
• A student will use the same tax information on both FAFSA Applications.

How do I view my financial aid award at UP?
Students will be notified via email once an award is available to view on Argo Express (available on the UP website).
Students can access their financial aid award by logging in to the secure area of Argo Express and then following these directions:

• Click on the Financial Aid tab
• Click on Award tab
• Click on Award for Aid Year (select year from drop down menu)
• Click Award Overview to see award
• Click Accept Award Offer to accept award
**How do I accept or reject my financial aid?**  
A student will accept or reject your financial aid award in the secure area of Argo Express. If a student chooses to accept, the student can either accept the full amount awarded or select a lesser amount. The student will receive half of the amount accepted per each semester.

After accepting your award, the student will be prompted to complete a Master Promissory Note (MPN) and a Loan Entrance Counseling Form. You can complete these forms at [www.studentloans.gov](http://www.studentloans.gov). Students must complete these forms to receive their award.

**How will I receive my loan funds?**  
Graduate loan proceeds are electronically transferred to the university and applied to the student account in the amount accepted less the loan origination fee which updates annually.

A check for any credit balance remaining can be mailed to the student’s home address. Please contact argocentral.up@uprovvidence.edu to request refund checks to be mailed to your home.

**What if my financial aid does not cover my bill?**  
The student is responsible for all institutional charges not covered by your financial aid by the payment due date each term. Payment arrangements can be made by contacting Argo Central at argocentral.up@uprovvidence.edu or 406-791-5202.

**What if my financial aid is more than my bill?**  
If your Federal Financial Aid is more than your institutional charges, you will receive a check for this amount to help with other educational expenses.

Questions regarding processing of refund checks should be directed to Argo Central at 406-791-5202.

**Can I purchase books with my Financial Aid?**  
Yes, students have the ability to purchase textbooks through the online UP bookstore if the loan proceeds that cover the institutional charges generate a refund (once all tuition fees are paid). Students cannot purchase textbooks on-line, through another vendor (i.e. Amazon) and expect to be reimbursed by financial aid funds.

**Who do I contact for additional information?**  
For additional information, please contact Argo Central at argocentral.up@uprovvidence.edu or 406-791-5202.