

GUIDE TO FEDERAL DIRECT STUDENT LOANS, 2021-2022

Office of Federal Loans federal.loans@sciencespo.fr

WHAT IS THE FEDERAL DIRECT LOAN PROGRAM (FDLP)?

The Federal Direct Loans Program provides eligible American citizens with repayable loan funds enabling them to pay expenses related to their higher education.

WHO MAY PARTICIPATE?

Sciences Po lends Federal Direct Loans at the graduate level only. American citizens or “green card” holders enrolled full-time in most of Sciences Po’s master’s programs may apply.

WHICH PROGRAMS ARE ELIGIBLE?

Students enrolled full-time in any two-year master’s programs taught on site at Sciences Po are eligible to apply for federal loans.

Federal loans are not available to help fund Sciences Po one year Masters programs, executive education programs, summer programs or summer internships.

Students may not borrow federal loans to fund a gap year (“*année de césure*”).

Warning for second year students: In compliance with Dept of Ed regulations, students enrolled at Sciences Po must choose a study program which does NOT include a semester of study abroad or internship in the US.

Dual Degree Students

Students enrolled in a joint master’s program between Sciences Po and a U.S. partner university must declare the U.S. university as the home institution for purposes of federal loans for the duration of the degree program.

Students enrolled in a joint Master’s program between Sciences Po and a non-U.S. partner university may benefit from federal loans if the partner university is also a foreign school accredited by the U.S. Department of Education to loan federal funds. If not, the dual degree student may not borrow federal loans.

IMPORTANT NEXT STEPS

Read and follow the steps in this guide. Failure to complete each step in a timely fashion and in the order given will cause your loan to be delayed or denied.

Before August 23, 2021: Submit your 2021-2022 FAFSA online with Sciences Po's federal school code indicated (G10599). Then send scans of your passport, Sciences Po acceptance letter, and French bank account RIB via email to federal.loans@sciences-po.fr.

Before August 27, 2021: Complete the required Entrance Counseling (EC) and Master Promissory Note (MPN) at studentaid.gov. You must select Sciences Po as the school you plan to attend. **Entrance counseling must be completed every year for each type of loan (Direct Loan and PLUS Loan) and an MPN must be completed for each individual loan application.**

To successfully complete your MPN, be sure to have available your Social Security Number and the name, address, and telephone number of two (2) references not living at the same address with whom you will keep in contact for the next five years.

Before September 9, 2021: Print, complete, sign and scan the "2021-2022 Federal Direct Loan Program (FLDP) Award Letter" which you will receive in early September. The Award Letter must be returned via email to federal.loans@sciencespo.fr.

- Tuition Deferral

If you depend on federal loans to pay tuition, please contact Xavier Desroches at the Pôle financier (xavier.desroches@sciencespo.fr) for any question about the [online administrative processing](#) and to request a tuition deferral so that he may prevent your student account from being blocked while you await receipt of federal funds. No tuition deferral request will be granted unless the student has submitted via email to the Office of Federal Loans the documents needed by Sciences Po to perform an initial eligibility verification. For a list of those documents, please consult "How Do I Apply?" later in this document.

- Student Visa Needs

For purposes of obtaining a student visa, if you will need an attestation stating that you may be eligible to receive federal loan funds in order to finance your education, please send an attestation request to federal.loans@sciencespo.fr **BEFORE July 30, 2021 or AFTER August 22, 2021**. Please allow for a processing time of five (5) business days. NO attestation will be given to a student that has not previously sent proof of eligibility documents via email to Sciences Po's Office of Federal Loans.

HOW DO I APPLY FOR FEDERAL DIRECT LOANS?

- First you must complete a Free Application for Federal Student Aid (FAFSA), indicating Sciences Po's Federal School Code (G10599). **To be considered for the first disbursement of loans in early October, you must complete your FAFSA before August 23, 2021.**
- Submit the following documents to Sciences Po's Office of Federal Loans at federal.loans@sciencespo.fr in order to pass initial eligibility verification. All documents must be scanned and sent via email:
 - US passport or Green Card, valid through the 2021-2022 academic year
 - Sciences Po Acceptance Letter
 - *Relevé d'Identité Bancaire* (RIB) from your French bank account (this may be submitted following your arrival in France)

To be considered for the first disbursement of loans in early October, you must send these documents before August 23, 2021.

- Complete the required Entrance Counseling (EC) and Master Promissory Note (MPN) at studentaid.gov. You must select Sciences Po as the school you plan to attend.

Students attending Sciences Po must complete Entrance Counseling every year for each type of loan (Direct Loan and PLUS Loan) and an MPN for each individual loan. Failure to complete this step will result in a delay or denial of your loans. To be considered for the first disbursement of loans in early October, you must complete your Entrance Counseling and MPN before August 27, 2021.

WHAT ARE THE MAXIMUM ANNUAL DIRECT LOAN AMOUNTS?

- **Unsubsidized Direct Loan**: maximum \$20,500 per academic year
- **PLUS Loan**: up to the difference between the Unsubsidized Direct Loan and the Cost of Attendance for the academic year (see below).

WHAT IS THE PLUS LOAN?

The **PLUS Loan** is designed to cover educational expenses incurred by studying at Sciences Po. The maximum amount of the PLUS Loan may not exceed the difference between the total amount of **Direct Loans (Unsubsidized)** you receive for the year and the estimated **cost of attendance** for one academic year at Sciences Po. The student may select to apply for a specific amount in PLUS Loan funds or to allow Sciences Po to calculate the loan amount for which you are eligible.

You are not required to apply for a PLUS loan prior to the start of the academic year and may do so after re-evaluating your financial need as the year progresses.

More information about the PLUS Loan (including applying, terms and conditions) can be found at studentaid.gov. Please note that **those wishing to borrow PLUS Loans must complete Entrance Counseling (EC) and Master Promissory Note (MPN) designed specifically for the PLUS Loan.**

WHAT IS MY COST OF ATTENDANCE?

Cost of attendance is calculated to include tuition and fees, transportation (air and local), housing (rent and utilities), food, health care expenses, academic-related expenses (books and other required text purchases), technological expenditures, and incidental costs.

A cost of attendance figure is made available below in euros using the Internal Revenue Service's (IRS) Annual Average exchange rate for 2020. This rate can be found on the IRS website.

Cost of attendance estimates for the 2021-2022 academic year:

- **2-year master's programs: \$42,062 for 1st-enrolment students (Master 1) and \$38,402 for re-enrolment students (Master 2)**

WHAT HAPPENS AFTER I COMPLETE THE "IMPORTANT NEXT STEPS"?

- After you have completed the "Important Next Steps" on page 2 of this document and successfully completed your administrative status and course registration, you will receive in September 2021 an FDLP Award Letter from Sciences Po listing tentative approved loan amounts.
- Loan funds disbursed for each of the two semesters (Fall, Spring) are subject to an international processing delay before release to student accounts. More information about processing times can be found under the heading "Important Loan Dates."
- No loan funds will be disbursed to your account until your enrollment indicates you are eligible. Students must have fully completed their administrative registration and be regularly attending ALL classes. Their funds will be deposited in 2 instalments directly in their personal bank account in early October (Fall) and again in early February (Spring).
- Loan funds must be first applied to tuition. Loans may not be used to pay debt accumulated in a past academic year. Sciences Po will deduct any owed tuition fees from your loan before sending the remainder to your bank account, as is permitted by the US Department of Education.

We strongly recommend that you plan a budget for your year at Sciences Po. We insist on the fact that **federal loans must be used first to cover tuition and registration fees at Sciences Po** (you have the possibility to complete your Federal Loans with a PLUS Loan in order to cover personal expenses).

- Loan funds are first received by Sciences Po in U.S. dollars from the U.S. Department of Education. They are then disbursed into the student's French bank account in euros. No exceptions are made. The conversion is calculated based on the day's exchange rate. Students incur any charges for the currency conversion.

Similarly, we strongly recommended that any student who wants to benefit from federal loans anticipates **beginning the year with at least 5 weeks' liquidity** to cover personal expenses between the date of arrival in Paris and the federal loans disbursements early October. This disbursement schedule is only indicative and can be deferred. **Sciences Po cannot be held liable for any delay due to administrative and banking processing time between US and France, outside its control.**

WHAT ARE MY RESPONSIBILITIES?

YOU MUST:

- Have and maintain regular student status as well as a passing average each semester.
- Attend all of your classes for the entire semester.
- Regularly consult your Sciences Po email account, which is where ALL correspondence relating to federal loans will be sent. Failure to meet important deadlines due to non-consultation of your Sciences Po email account will lead to delay or denial of your loans. If email sent to you is undeliverable, your loan disbursement will be cancelled.
- Report to the Office of Federal Loans any additional aid you receive during the school year for educational purposes and living expenses due to attending Sciences Po Paris. Examples of aid include, but are not limited to, scholarships, full or partial tuition exoneration, and grants.
- Contact the Office of Federal Loans when changes occur in your enrollment (i.e., withdrawals, deferrals, leaves of absence).
- You may be eligible for a deferment of tuition until federal loans funds are received. For information on how to request this temporary reprieve, please consult the "What Must I Do First?" section at the beginning of this document.

We strongly recommended that any student who wants to benefit from federal loans anticipates **beginning the year with at least 5 weeks' liquidity** to cover personal expenses between the date of arrival in Paris and the federal loans disbursements early October. This disbursement schedule is only indicative and can be deferred. **Sciences Po cannot be held liable for any delay due to administrative and banking processing time between US and France, outside its control.**

IMPORTANT LOAN DATES & DEADLINES

- **Before August 23, 2021:** Student must have submitted his/her 2021-2022 FAFSA online with Sciences Po's federal school code indicated (G10599) and student must have **submitted by email documents proving eligibility to borrow federal loans.** (Additional time will be granted to submit RIB details for those whose French bank accounts have yet to be opened)
- **Before August 27, 2021:** Student must complete the Promissory Note (MPN) and Entrance Counseling (EC). **The MPN is required for every individual loan application and Entrance Counseling is required for each type of loan, each year (Direct Loan and PLUS Loan).**
- **Early September 2021:** Student will receive a **Federal Direct Loan Award Letter** listing **tentative** approved loan amounts. This must be filled out, signed, and returned by email. This document confirms the Direct Loan amounts you wish to borrow.
- **Before September 9, 2021:** You must **sign and return by email** to the Office of Federal Loans the 2021-2022 Federal Direct Loan Award Letter in which you confirm or modify your loan amount.

All French (or SEPA) bank account RIBs must also be sent by email no later than this date.

Failure to submit either piece of documentation will result in a delay or denial of your loans.

- **Mid-September 2021:** Sciences Po will conduct a **final verification of student eligibility**, ensuring that your administrative registration is complete, you are attending all classes, and that you have submitted the necessary documents to allow Sciences Po to process your loans.

Pending successful eligibility verification, Sciences Po's Office of Federal Loans will request **release of Fall student loan funds** by the U.S. Department of Education. *

- **Early October 2021:** **Loans are received** by students in their French bank accounts.

ATTENTION: For the Fall semester and late students, a second and last loan disbursement will be processed mid-November 2021. If you need to borrow additional loans after November, you will have to wait for the Spring semester disbursement early February 2022.

- **January 2022:** **Student eligibility verification** will be conducted again prior to the Spring semester federal loans disbursement.
- **Mid-January 2022:** Sciences Po's Office of Federal Loans will **request the release of Spring loan funds** by the U.S. Department of Education.
- **Early February 2022:** Loans are received in student's French bank accounts. *

*There is an international processing delay of 10-15 business days. This estimated transit time may vary based on processing considerations in Washington or with your French bank.

WHO ARE MY CONTACTS FOR FEDERAL LOANS?

All inquiries may be directed to the Office of Federal Loans at federal.loans@sciencespo.fr.

Temporary tuition deferral requests may be sent to Xavier Desroches at the *Pôle financier* at xavier.desroches@sciencespo.fr. Please contact Mr. Desroches for tuition deferral requests and administrative registration question, only AFTER having submitted documents required to determine student eligibility to participate in the federal loans program.

WHAT IS THE RETURN TO TITLE IV POLICY?

US federal law specifies that if a student withdraws from a program of study, Sciences Po has to complete a Return of Title IV (R2T4) calculation and arrange for any unearned loan funds to be returned to the US Department of Education. If a student who receives financial aid withdraws from a program, Sciences Po will recalculate his/her Financial Aid eligibility based on the period of attendance.

As a result, a student may be required to pay back money to the US federal Government from a Federal loan he/she may have received. Sciences Po may also have to repay any funds received for tuition to the US Federal government and the student may be requested to make an additional fee payment to Sciences Po to replace these funds. For R2T4 purposes, a Leave of Absence (LOA) longer than 180 days is considered to be a withdrawal. LOA is a temporary interruption in a student's program of study for serious family or medical reasons.

Pro-rata refund calculations apply for any student who withdraws within 60% of the payment period. If a student withdraws prior to completing 60% of each payment period, Sciences Po will calculate the amount of funds to be returned based on the period of attendance for that specific term.

The last date of attendance will be the date confirmed by the Sciences Po School the student is currently enrolled in and the calculations undertaken are set by the US Department of Education and cannot be altered.

The law specifies how schools must determine the amount of Title IV program assistance (Stafford and Graduate PLUS loans) that students had earned before withdrawing from Sciences Po. The Office of Federal Loans is responsible for calculating the return of the funds. All funds must be returned to the US Government no later than 45 days of the date of withdrawal determined by Sciences Po.

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is the date the student notified (via online student area, by email or mail) the academic Office of the Degree Program (any person in charge, Academic Advisor or Assistant, Director or Dean) of their intent to withdraw. If the student received (or the school received on the student's behalf) less

assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than the funds earned, the excess funds must be returned by the school and/or the student.

Class attendance is mandatory for all students at all times and professors are required to enforce this rule. Any absences are reported to the academic program who may contact the student. In the event that a student has decided to withdraw from a Program, the Academic Office will consult the attendance records to verify the last date of attendance. Without a formal notification (via online student area, by email or mail), the school will use the last date of attendance to compute the return of the funds (further mentioned as R2T4).

In the case where a student notifies the Academic program or Registrar Office that he or she intends to withdraw, the student is informed of the need to send a formal withdrawal notification to document the date the student notified and to share that information with the Academic program. Should the student fail to send the withdrawal notification or if there is a gap between the notification and the filing of the form, the earlier date of notification will be used in calculating the return of the Federal loans funds. In the event a student receives all failing grades for a period, the Academic program will determine if the low grades were earned or represent a lack of attendance.

In the event it is determined that those grades were the result of a lack of attendance, the Academic program and Federal Loan Office will attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined Sciences Po will assume a 50 % attendance and use that date as the last date of attendance. Students who do not attend at least one class are ineligible for Title IV funds and all of the loan funds will be returned to the US Department of Education.

The amount of assistance earned is determined on a pro-rata basis. The payment period is the semester for which the loan was certified and the percent of attendance is calculated by dividing the number of day attended by the total number of days in the payment period. For example, if the student completes 30 % of the payment period or period of enrollment, the student has earned 30 % of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrollment, all the assistance that the student was scheduled to receive for that period is considered to have been earned. If the student did not receive all of the funds that were earned, he or she may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. The Financial Aid Office will use the R2T4 worksheets as provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

Sciences Po may automatically use all or a portion of the student's post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition and fees. For all other Sciences Po charges, the student's permission is needed to use the post-withdrawal disbursement. If the

student does not give permission, the student will not be offered the funds. However, it may be in the student's best interest to allow Sciences Po to keep the funds to reduce his / her debt.

There are some Title IV funds that students were scheduled to receive that cannot be earned once a student withdraws because of other eligibility requirements.

If the student receives (or Sciences Po receives on behalf of the student) excess Title IV program funds which must be returned, Sciences Po must return a portion of the excess equal to the lesser of:

- The institutional charges multiplied by the unearned percentage of the funds, or
- The entire amount of excess funds.

Sciences Po must return this amount even if it didn't keep this amount of the Title IV program funds. If Sciences Po is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student must repay in accordance with the terms of the Promissory Note which means that scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

- Unsubsidized Federal Direct Stafford loans
- Federal Direct PLUS Loan

The requirements for Title IV program funds when students withdraw are separate from the Sciences Po Reimbursement Policy. Therefore, the student may still owe funds to Sciences Po to cover unpaid institutional charges. Sciences Po will also attempt to collect from the student any Title IV program funds that were required to be returned. Reimbursement Policy is available through the Program Management Offices.

WHAT IS “SATISFACTORY ACADEMIC PROGRESS”?

Sciences Po is required by the US Federal Law to define and enforce standards of Satisfactory Academic Progress for students who want to remain eligible to receive US Financial Student Aid. The guidelines have been established to encourage students to progress and successfully complete the academic program for which aid is received.

The Sciences Po SAP policy applies to all students taking Federal loans (also known as 'Financial Aid' and 'Title IV aid') through Sciences Po and more specifically Direct Unsubsidized, Grad PLUS and Parent PLUS loans. It applies to all Federal loan recipients.

- Qualitative standard (grades): Students must achieve minimum standards as required by the academic department and academic standing consistent with graduation requirements.

- Quantitative standard (pace): Students must progress through their course at a pace which ensures that they will graduate within the maximum timeframe. The maximum timeframe for completion is 150 % of the standard, published timeframe for a course, e.g. 18 months for a 12-month Master's program, 36 months for a 24-month Master's program, etc.

Students must also be studying at least half-time in order to be eligible for Federal loans.

Both the qualitative and quantitative SAP standards are reviewed at each evaluation point therefore students who receive US Financial Student Aid will be evaluated at the end of each term.

To receive US Financial Aid the student must meet minimum standards for both the above mentioned components while simultaneously adhering to academic progress rules and French immigration legislation.

Students in receipt of US Financial Aid are entitled to modify their enrolment within the first two weeks of each term and still retain their eligibility for aid provided they do not drop below half-time enrolment.

Sciences Po Academic rules and regulations

- Article 9: Course credit

Evaluation criteria and procedures, workload and the weight of each exercise in the overall grade are detailed in the course syllabus made available before the semester begins or, at the latest, on the first day of classes. Evaluation for a course must be based on several graded exercises (at least three for Continuous Assessment).

Sciences Po uses the European Credit Transfer System (ECTS). A semester-long course is worth at least 30 ECTS credits and a yearlong course counts for at least 60.

Students obtaining a grade equal to or higher than 10/20 will receive credit for the course as well as the total corresponding number of ECTS credits. For any grade lower than 10/20 or for default, the student will not receive credit for the course and no credits will be awarded.

When students are awarded ECTS credits they also receive an alphabetical grade reflecting the quality of their work in the course. Of the students receiving credit for the course, the first 10% are given an A, the following 25% a B, the next 30% a C, and the next 25% a D, while the remaining 10% of students get an E. The letters therefore represent the relative ranking of the students in each course. Finally, the letter F is used for students who have failed to receive credit for the course.

- Article 11: Juries

Grades and credits for all courses are definitively awarded only by a jury, presided over by a full professor, or a figure of equivalent authority, and comprised of the academic coordinators and members of the faculty of the particular program of study.

The end-of-year jury decides for each student, on the basis of his or her academic performance, whether he or she should advance to the next year, repeat the year, or advance conditionally upon passing certain examinations. The degree jury decides whether or not to grant the degree for the program of study in which the student is enrolled.

One task of the juries is to consider individual cases of default. Each student should take care to supply the Office of the Dean of Academic Affairs with all the information necessary to assess his or her particular circumstances. The juries have the power to waive defaults, determine grades and decide on the awarding of credits.

- Article 37: Academic organization of the Master program

Except as otherwise indicated, each Master program comprises at least four required semesters.

For apprenticeship Masters, the program comprises two semesters of coursework and two semesters alternating coursework and professional placement.

Students must follow the curriculum of their chosen Master. Master curricula include common core courses, specialized language courses (both mandatory and elective), a semester of extramural activities, group projects and, as applicable, an internship report, a Master thesis or a fieldwork trip.

Students must register for courses totaling a minimum of 25 and a maximum of 35 ECTS credits per semester, or 60 to 70 ECTS credits for the year, to which any necessary make-up credits may be added in the second year.

Students may also receive an additional two ECTS credits per semester for sports or artistic activities undertaken through courses offered by Sciences Po, irrespective of the number of activities undertaken.

- Article 43: Completion of the first Master year

Students who have obtained 60 ECTS credits are deemed to have completed their year and advance into the second year.

Students who have obtained at least 48 ECTS credits may advance to the next year but must make up missing credits.

Students who have obtained fewer than 48 ECTS credits must repeat the first year of their Master program.

- Article 44: Conditions for obtaining the Sciences Po Master degree

In order to receive a Master degree from Sciences Po, students must have met the following conditions:

- enrollment in a Master program for at least four semesters
- fulfillment of all academic requirements
- completion of two core curriculum courses
- completion of an economics course
- completion of all specialized courses required by the Master program in which they are enrolled
- completion of an extramural activity, an internship for apprenticeship students, or a research thesis
- attainment of English proficiency equivalent to at least C1 on the Common European Framework of Reference table
- completion of the Grand Oral examination
- completion of at least 120 ECTS credits

Should a student fail to meet any of the requirements for the Master degree, he or she must register for an additional semester.

Please note that while a student may maintain the eligibility for US Title IV loans, institutional academic progress rules and student visa restrictions may impact upon the ability to continue within the program.

Conversely, a student may lose eligibility for US Title IV aid and still meet institution requirements for continued enrolment.

Failure to meet SAP and regaining eligibility: Satisfactory Academic Progress will be assessed on an individual basis at the end of each year to determine eligibility for continued award or disbursement of aid. A student who fails to meet SAP standards will be notified in writing, by email or by letter, of the ineligibility for further disbursements of US Federal Student loans.

Reinstatement of eligibility for these loans is not automatic. A student can regain eligibility only by submitting a successful appeal to be placed on probation or by taking action to get back into compliance with the SAP standards.

Failure of all courses in which a student was enrolled in will result in an immediate suspension of aid. Students who do not meet the requirements applicable to degree and level will have their US Title IV Financial Aid eligibility suspended and will be ineligible to receive this aid until achieving the required ECTS credits.

Students who transfer into a new academic program will also transfer with any SAP warning or sanction and will still need to meet the specified criteria in the new program before re-establishing eligibility to receive aid.

Appeals: Although Sciences Po cannot automatically waive the SAP requirement for any student to allow them to begin or continue receiving US financial aid, SAP appeals for verifiable extenuating and unforeseen circumstances are available if you have met the appeal criteria:

- Death of an immediate family member, i.e. parent, caregiver, spouse/partner, sibling, dependent child.
- Extended illness – extended illness is defined as a documented chronic or recurring medical or emotional illness that causes the student to be absent from class at least 1 month or more in 2 consecutive terms.
- Extended illness of a family member that places hardship on the student.
- Mitigating circumstances as determined by the Financial Aid Appeal Committee.

Please note this list is not exhaustive.

All appeals must be received in writing by email at federal.loans@sciencespo.fr within ten days of receipt of the Notice of Suspension. You must indicate in writing the reason(s) for failure to meet the SAP requirements and what has changed in their situation that will allow them to make SAP at the next evaluation point. All documentation to support the appeal is required at the time of the appeal submission. The appeal will be considered and a response to the appeal will be provided within five working days.

If this appeal is rejected, you may appeal your suspension of aid by writing to the Dean. If you wish to undertake this option, you must inform the Financial Aid Office within 10 days of receiving a response.

At that time the Financial Aid Office will forward the documentation for submission to the Dean.

If you appeal against the first appeal decision, you will be informed of the Dean's decision in writing. This decision is final.

For further Information, please contact the Financial Aid Office at:

federal.loans@sciencespo.fr

FIND OUT MORE

- [Federal Student Aid](#)
- [Download Sciences Po Academic Rules and Regulations \(PDF, 136 Ko\)](#)