



Important Financial Aid Information for Students in **Pre-Pharm Enrichment** or **RN to PharmD Bridge**

Pre-Pharmacy Enrichment (PEP) and RN to PharmD Bridge are undergraduate certificate programs. Students in undergraduate certificate programs may be eligible for subsidized or unsubsidized direct loans, or Parent PLUS loan funds if they are a dependent student. **Students enrolled in these programs are NOT eligible for Graduate PLUS Loans under any circumstances.** There are also cumulative limits on the amount of subsidized and unsubsidized loans a student may borrow while seeking an undergraduate degree. **Based on funding guidelines, students do NOT receive enough funding in federal subsidized and unsubsidized loans to cover all tuition and fees under ANY circumstance for the PEP or RN to PharmD programs. It is the student's responsibility to arrange to obtain the extra funding through a Parent PLUS, private loan, or other form of payment.** Federal Parent PLUS and private education loans are dependent upon credit history requirements.

Students are required to have financial aid arrangements in place or **pay** their tuition and fee balance in full, **two weeks prior** to the start of the term. If you have any concerns about your ability to secure a loan that is dependent upon your credit history, please reach out to the Financial Aid Team* **before** beginning the program to discuss your situation.

It is important to understand the difference between “tuition and fees” and “total cost of attendance” for each program. Tuition and fees are the amount you will be billed by the school for the academic year. The cost of attendance is the tuition and fee amount plus an allowance for living expenses. The total cost of attendance is the **maximum** amount you can borrow from ANY funding source – federal, private, scholarships, or any combination of those funds. The table below shows the tuition and fees, as well as total cost of attendance for each program.

Program	Tuition and Fees	TOTAL Cost of Attendance
PEP	\$17,425	\$35,100
RN to PharmD	\$17,725	\$35,399

Based on federal regulations the amount of federal loan funds is dependent upon individual loan eligibility determined by information submitted on the FAFSA as well as the student's previous undergraduate borrowing history. The amounts listed below are the **MAXIMUM** amounts a student can borrow based on eligibility.

I. A student classified as **dependent** on the FAFSA may qualify for:

- Up to \$7,500 in combined subsidized/unsubsidized loans
- If unable to pay the balance out of pocket, the **parent** could secure **Parent PLUS Loan**, or the student or parent could apply for a **private education** loan to cover remaining cost of attendance.

II. A student classified as **independent** on the FAFSA or a **dependent** student whose parent is denied a PLUS loan, may qualify for:

- Up to \$12,500 in combined subsidized/unsubsidized loans
- If unable to pay the balance out of pocket, the student would need to apply for a **private education loan** to cover the remaining cost of attendance.

*Please contact the Financial Aid Office with any questions at 814-866-6641 or financialaid@lecom.edu