

FIU | **Business**

CHAPMAN GRADUATE SCHOOL OF BUSINESS

FINANCIAL AID GUIDE 2025-2026

WELCOME!

The Chapman Financial Aid team is committed to helping you in the process of receiving federal aid. We strive to provide students with all of the available resources to be fiscally responsible and educated when financing your degree. Several financial aid options exist including scholarships, FIU grants, and federal student loans.

How to Apply

To receive federal student aid this academic year, all student must complete the 2025-2026 FAFSA application online at <https://studentaid.gov/> . FIU federal school code is 009635. Please allow 5 to 7 days for your FAFSA application to be received by FIU.

Scholarships

Scholarships are an excellent way to fund your education and thanks to the generosity of many individuals and corporations, FIU and the College of Business have many scholarship opportunities available to you. The best practice is to start applying for scholarships at least a couple of months prior to your attendance. To view and apply for available scholarships visit business.fiu.edu and select your program of interest.

COB-Graduate Need Grant

You may be eligible to receive a need based grant as part of your financial aid package depending on the availability of funds. The grant will be awarded as part of the financial aid package to graduate business students who demonstrate financial need. You must complete a FAFSA application and be eligible to receive federal aid in order to be considered for this grant; no separate application is required. The grant is awarded during the Fall and Spring term initially and depending on availability of funds, it may be awarded in the summer term. Receiving the grant in the fall/spring terms does not guarantee a summer offer.

Viewing & Accepting Awards

FIU will start posting awards for the 2025-2026 award year during June of this year. We will send you an award notice by mail letting you know of your financial aid offer.

- ◆ Log-in to <https://my.fiu.edu/>
- ◆ Financial Aid Tile
- ◆ Select 2025-2026 Year & Accept/Decline
- ◆ Read & Accept Financial Aid Terms and Conditions
- ◆ Sign-up for Direct Deposit

Contact Information:

Chapman Financial Aid Office
11200 SW 8 Street CBC-200
Phone: (305)348-8045 or
(305)348-0148
Email: cobfa@fiu.edu
<https://business.fiu.edu/financialaid>

Business Hours

Monday-Friday 8:30AM-5:00PM



Estimated Loan Offer for Academic Year-Full Time Enrollment

Description	Offered
Federal Direct Unsubsidized Loan Fall	\$ 10,250.00
Federal Direct Unsubsidized Loan Spring	\$ 10,250.00
Federal Direct Graduate PLUS Loan Fall	\$ 8,000.00
Federal Direct Graduate PLUS Loan Spring	\$ 8,000.00
Total	\$ 36,500.00

Estimated Loan Offer for Summer Term (First Week in April)

Description	Offered
Federal Direct Unsubsidized Loan Summer	\$ 10,250.00
Federal Direct Graduate PLUS Loan Summer	\$ 5,000.00
Total	\$ 15,250.00

* Graduate Plus Loan Funds are subject to a Credit Approval that will be performed by the Federal Student Aid Office.

Loan Eligibility Requirements

Financial aid funds are disbursed electronically to the Student Financials Office on the scheduled disbursement date for each term. If you meet the requirement set for the disbursement of aid, we will release your loan funds and pay tuition and fees first. Any excess funds will be sent to your as a financial aid refund. Refunds take 2-3 business days to be processed after the disbursement has posted to your account. We highly encourage you to sign-up for direct deposit at <https://my.fiu.edu/> under the "Finances" section as this is the most secure and fastest way to receive your financial aid refund.

Requirements

- ◆ Enrolled in a Degree Program.
- ◆ Be U.S. Citizen or U.S. Permanent Resident.
- ◆ Not be in default on previous student loans.
- ◆ Enrolled at least half-time. (Direct Loans) / 6-9 Credits for COB-Grant
- ◆ Complete the required Entrance Counseling and Master Promissory Notes.
- ◆ Meet Satisfactory Academic Progress.
- ◆ All financial aid offers are based on full time enrollment, if your enrollment drops below full time, your aid will be adjusted to reflect the correct cost of attendance based on your final enrollment.
- ◆ Graduate Plus Loan funds are subject to the approval of a credit check that will be performed by the Federal Student Aid Office.

Satisfactory Academic Progress

FIU is required by the U.S. Department of Education to monitor academic progress of potential and current financial aid recipients. Please note that even if this is your first time applying for federal aid, the SAP policy still applies and prior academic records will be evaluated to determine eligibility for aid. FIU SAP Policy can be found at <https://business.fiu.edu/financialaid>.

Summer 2026 Loan Offers & Eligibility

Summer 2026 Direct Loan offers will be automatically posted in April 2026, however this aid is contingent on you meeting the SAP Policy Requirement. This review will take place at end of each term once grades are posted. If you failed to meet the SAP requirement, you will be notified by email and have the opportunity to appeal PACE and Dismissals only. Federal Time Frame Limitation cannot be appealed.

FAFSA Renewal**

2026-2027 FAFSA applications will be available for renewal on October 1, please make sure to renew your application if your program will continue into the next academic year, you will need to use your 2024 Income Tax Information.

Interest Rate & Origination Fee

The interest rate and origination fees are set annually by Congress and are subject to change every July 1.

The interest is fixed for both loan types. The origination fee will be subtracted from the loan at the time of the disbursements.

Loan Type	Interest	Origination Fee
Unsubsidized	8.08%	1.057%
GraduatePLUS	9.08%	4.228%



Checklist

- ◆ Complete the 2025-2026 FAFSA Application.
- ◆ Sign-up for Direct Deposit at <https://my.fiu.edu/> under Finances Section
- ◆ Pending Document: To Do List at <https://my.fiu.edu/>.
- ◆ Accepted Financial Aid Offer.
- ◆ Complete Entrance Counseling at <https://studentaid.gov/>
- ◆ Complete Master Promissory Note for both loans types at <https://studentaid.gov/>