



2011-2012

# Financial Aid Award Guide



University of Idaho  
A LEGACY OF LEADING

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# University of Idaho

## Student Financial Aid Services

P.O. Box 444291  
Moscow, ID 83844-4291  
208-885-6312  
FAX: 208-885-5592  
EMAIL: [finaid@uidaho.edu](mailto:finaid@uidaho.edu)

From the Director:

The Office of Student Financial Aid Services is pleased to provide you with your college financing options. Our office is working with the U.S. Department of Education, state financial aid programs, and scholarship donors to assist you in achieving your educational objectives. Our staff has calculated the best possible financing options for you in relation to the awarding guidelines of financial aid programs available to University of Idaho students.

Comparing and selecting your financing options is an important step in going to college. We encourage you to use our web interactive [budget worksheet](#) to help you plan your financing.

Understanding all federal, state, and institutional guidelines for financial aid programs can be a challenging process. This Award Guide is designed to assist you in understanding the process and answer questions you may have regarding your eligibility. We suggest you read this Guide carefully and use it as a reference throughout the academic year.

The staff of Student Financial Aid Services is committed to providing you with the highest degree of student service. Each student has a financial aid advisor available to assist with questions and special circumstances. Please visit our home page at: <http://www.uidaho.edu/financialaid> for additional information about financial aid programs.

In addition, we are pleased to provide you with electronic access to your award. You can accept or decline your award on [Vandal Web](#), the same place you register for your classes. To access your financial aid award go to: <http://www.uidaho.edu/financialaid> and click on My Financial Aid. Once you login, select Student Financial Aid and Scholarships to view all the details of your award.

Once you have reviewed your financial aid award and the information provided in this Guide, please feel free to come to our office or call us at 1-888-8UIDAHO or 208-885-6312 if you have questions.

Best wishes for a successful academic year!

Dan Davenport  
Director of Student Financial Aid Services  
University of Idaho

# Establishing *your* VandalWeb, Student Lab/Blackboard, and VandalMail accounts

1

- Go to [www.vandalsetup.uidaho.edu](http://www.vandalsetup.uidaho.edu) and log in with your Student ID (provided in your admission letter) and PIN.

Enter Student ID:

Your student ID can be found in your letter of admission from the University. (Ex. 051-98765)

Enter VandalWeb PIN:

If you have not yet established your pin, enter your birth month and date, followed by two zeros (00). Ex. If your birthday is August 22<sup>nd</sup>, enter **082200**.

2

- Establish your new VandalWeb PIN

Your VandalWeb User ID is: 074-82045

**Account 1**

Your VandalWeb account will allow access to class registration, billing, financial aid, etc.

Establish VandalWeb PIN:

Create a new VandalWeb PIN selected by you:

NOTE: VandalWeb PINs must be 6 characters long and should contain both letters AND numbers

Confirm your new VandalWeb PIN:

To allow for online pin reset should you forget your pin, please enter a security question and answer.

Security Question:

Answer:

If at any time you need assistance with your e-mail account, changing passwords or using VandalMail, please contact the ITS Help Desk. The ITS Help Desk is open Monday through Friday, 8:00 am to 5:00 pm (Pacific Time) during the school year with 7:30 am - 4:30 pm summer hours. You may contact them by phone at 208-885-HELP (4357) or e-mail [helpdesk@uidaho.edu](mailto:helpdesk@uidaho.edu). Online support is available at <http://support.uidaho.edu/>.

3

- Establish your Student Lab/ Blackboard password

Change Passwords | Password Guidelines | Account Agreement

University of Idaho Accounts:

	Username	Expiration	Funct...	Banner	Disabled
<input checked="" type="checkbox"/>	vand1234	10/15/2011	N	N	N
<input checked="" type="checkbox"/>	yjardal	10/15/2011	N	N	N

View 1 - 2 of 2

enter a NEW password selected by you

Type new password:

Password strength:

Retype new password:

Password expiration:  
Password will expire in 90 days (less than 15 characters)

- Random Password (90 day expiration)
- Random Phrase (400 day expiration)

Create your own password or choose to accept one of the random passwords provided.

4

- Print the summary page and record your PIN and passwords. You will use this summary to help you log in to your VandalWeb, Student Lab/Blackboard, and VandalMail accounts.

Please log into your VandalWeb and VandalMail accounts to confirm your access.

Print this page for your records

**Your VandalWeb account will provide you access to:**

- Registration
- Scholarship and financial aid awards and information
- Housing information
- Student fees/billing information
- Class schedules
- Grades

You can log into VandalWeb at [www.vandalweb.uidaho.edu](http://www.vandalweb.uidaho.edu)

- VandalWeb User ID: **074-12345** (Your student ID number)
- Your VandalWeb PIN: \_\_\_\_\_

**When you arrive on campus your Student Lab/Blackboard account will provide you access to:**

- Student computer labs
- Access to your personal "U:" drive
- Shared lab printers
- Unix services at [unix.uidaho.edu](http://unix.uidaho.edu)
- Access for Blackboard

You can log into Student Lab/Blackboard using:

- Student Lab/Blackboard User Name: **vand1234**
- Your Student Lab/Blackboard Password: \_\_\_\_\_

**Your VandalMail account is the medium of all official University of Idaho correspondence including:**

- Scholarship and financial aid information
- Faculty communications regarding assignments

**You have mail!** Please log in to your VandalMail Account at [www.vandals.uidaho.edu](http://www.vandals.uidaho.edu) using your email address and your Student ID number. Remember - read your VandalMail frequently so you don't miss out on important University of Idaho information!

- vandalmail user name: **vand1234@vandals.uidaho.edu**
- Temporary Password: **074-12345**
- VandalMail Password: \_\_\_\_\_ (You will set this when you log into VandalMail)

If at any time you need assistance with your e-mail account, changing passwords or using VandalMail, please contact the ITS Help Desk. The ITS Help Desk is open Monday through Friday, 8:00 am to 5:00 pm (Pacific Time) during the school year with 7:30 am - 4:30 pm summer hours. You may contact them by phone at 208-885-HELP (4357) or e-mail [helpdesk@uidaho.edu](mailto:helpdesk@uidaho.edu). Online support is available at <http://support.uidaho.edu/>.

5

- Click on the [www.vandals.uidaho.edu](http://www.vandals.uidaho.edu) link to finish setting up your VandalMail. You will be redirected to a secure site, shown below. You must sign in using your VandalMail address as the Windows Live ID and your Student ID as your temporary password. Once you successfully log in, you will be instructed to create a new password. You will use your new password for all future logins to VandalMail.

VandalMail Address

Student ID  
Note: Do not use an existing Live, Hotmail or Passport account.

# FINANCIAL AID ON THE WEB

<http://www.uidaho.edu/financialaid>

Once you complete the Vandal Web setup described previously, you can view then accept or decline your financial aid awards online. Simply enter the URL shown above and click on “**Check Your Financial Aid**”, then enter your **User ID** and **Personal Identification Number (PIN)**.

## Use the Student Financial Aid Services website to:

- \* Keep informed about Hot Topics related to financial aid.
- \* View important Information Updates.
- \* Review our comprehensive directory of financial aid services.

## *"What other things can I do on the web at <http://www.uidaho.edu/financialaid>?"*

- \* Apply for financial aid through our [Apply for Financial Aid](#) link.
- \* See the status of your financial aid by clicking: [Check Your Financial Aid](#). Next, Login to your Vandal Web and click: **Requirements to Complete the Financial Aid Process.**
- \* Use the convenient link: [Contact Us](#) to obtain telephone, email and additional staff information.
- \* Keep current on important News & Deadlines.
- \* Check my student account to see if financial aid has been credited by clicking: [Receiving Your Money](#).
- \* Download financial aid [FORMS](#).
- \* Explore a variety of other tools under the “**Helpful Links**” heading.

## UNDERSTANDING YOUR AWARD NOTIFICATION

### IMPORTANT:

All students admitted to the University of Idaho are provided access and instructions on how to establish their UI VandalMail e-mail account. **IT IS VITAL THAT STUDENTS VIEW THEIR VANDALMAIL REGULARLY FOR AWARD NOTIFICATIONS AND OTHER IMPORTANT INFORMATION.** Since the majority of correspondence will be electronic, we strongly encourage students to view their UI e-mail account frequently.

The award notification you have received is based on several key factors. Using information from your Free Application for Federal Student Aid (FAFSA), the cost of attendance (COA) at the University of Idaho and other resources, your award represents the maximum funding we could provide at the time of your awarding. The key factors in determining your award are:

### **Expected Cost of Attendance at UI:**

The COA is an average of what it costs to live and attend school in the Moscow area. The COA is determined by surveying the current student population. There are five elements included in a COA: tuition and fees, room and board, books and supplies, transportation, and miscellaneous/personal. Each student's *actual* costs will differ depending on personal choices. The COA may be adjusted during the year due to residency changes, energy costs or program changes (refer to page 9 "Changes to your awards").

### **Expected Family Contribution: (student and/or family)**

The federal processor has taken all of the information you provided on the FAFSA and sent it through a federal calculation. This calculation estimates what the family should be able to contribute toward educational expenses. This is called the Expected Family Contribution (EFC). The term "Family" in EFC is a generic term. It includes you (the student) and those persons whose information you included on your FAFSA, if any. The federal government calculates an EFC to determine whether your "Family" should have enough resources to assist with your educational costs before tapping into the nation's tax dollars which fund the financial aid programs.

### **Other resources:**

Outside resources that help you with your educational expenses are used in calculating eligibility for aid. Common types of resources are scholarships, ROTC, Americorp proceeds, tuition/fee waivers, athletic grants, Vocational Rehab, Resident Assistant programs, etc. If you are receiving some form of outside assistance, ***it is your responsibility to disclose this information by notifying the Financial Aid Office.*** Failure to notify our office of these resources now may result in a cancellation of aid later in the year. Therefore, you should review the amount of resources on your Award Letter to ensure the correct amount is listed. Please see the “Changes to your Awards” section of this Guide (on page 9).

## **Maximum need-based eligibility:**

The "EFC" and "other resources" are subtracted from the expected cost of attendance to obtain your maximum "need-based eligibility" for financial aid. We try to fund that eligibility with various aid programs. In some cases, we are not able to fund your total eligibility due to limited federal funds or other restrictions. Financial aid cannot exceed your cost of attendance; however, certain aid programs may replace the EFC, such as William D. Ford Federal Direct PLUS/Graduate PLUS Loans and/or Unsubsidized William D. Ford Federal Direct Loans.

## **Financial Aid Notice of Awards**

Financial aid awards are contingent upon continued funding from federal, state, institutional and other outside sources. In addition, state legislative decisions regarding tuition may have a direct impact on the level of funding we are able to provide. As such, awards are subject to change and may be rescinded or altered if funding is insufficient or reduced, or if tuition costs change.

## **Financial Aid Programs**

There are four basic types of financial aid awards: grants, scholarships, Work Study, and loans. Grants, scholarships, and Work Study are awards that do not need to be repaid. Loans are proceeds that you will need to repay.

You have been offered financial aid that reflects your eligibility and the types of aid you indicated interest in on your FAFSA. We invite you to review your award electronically at: <http://www.uidaho.edu/financialaid>. Your Electronic Award Notice can be accessed by clicking on: "**Check Your Financial Aid**," then login to your Vandal Web account. You will need your University of Idaho PIN number to view the link: "**Student Financial Aid & Scholarships**" on the web. If you received a printed Award Letter, you can check either Accept or Decline for each type of aid you are awarded, and return a copy of the Award Letter to our office or an easier way to reply is to accept or decline your awards on the web under the heading: "**Review/Accept/Decline Awards**." If the Award Letter is not returned or accepted on the web within 21 days, a reminder letter will be sent to you before we will assume you do not want to accept the awards and may offer the funds to another student. If you decline an offered aid program other than the Federal Direct Loan, it may not be available later if you change your mind. If you want to accept only a portion of the William D. Ford Federal Direct Loan, you may do so online at the "**Review/Accept/Decline Awards**" page after logging into "**Check Your Financial Aid**."

### **Federal Pell Grant**

This grant is available to students pursuing their first undergraduate degree.

The Pell grant is for high-need students as reported in the FAFSA. A calculated expected family contribution of \$5273 or less is needed for full-time students to be eligible, down to \$4400 for less than half-time students.

### **Federal Supplemental Education Opportunity Grant (SEOG)**

Available to students who are eligible for the Pell Grant.

This is a limited aid program (a lump sum is allocated to the school each year from the federal government). You must meet the on-time filing date of February 15, 2011 to be considered for this grant for the 2011/12 academic year.

### **Academic Competitiveness Grant (ACG)**

The ACG grant was authorized through an amendment (section 8003) of the Higher Education Reconciliation Act of 2005 and authorized funding for this grant from July 1, 2006 through June 30, 2011. Due to budgetary constraints within the federal government, this grant is no longer available beginning with the 2011-2012 academic year.

### **National Science & Mathematics Access to Retail Talent Grant (SMART)**

Like the ACG, the SMART grant was also authorized through the Higher Education Reconciliation Act of 2005 and authorized funding ran from July 1, 2006 through June 30, 2011. Due to budgetary constraints within the federal government, the SMART grant is no longer available beginning with the 2011-2012 academic year.

### **Leveraging Education Assistance Partnership (LEAP) Program**

The LEAP program, as of March 2, 2011 has been cut from the federal budget and will not be available to students for the 2011/2012 academic year.

## **Work Study: Federal (College) and/or Idaho**

Available to undergraduate students who show considerable unmet need.

Work Study funds are limited, so you must meet the on-time filing date of February 15, 2011 to be considered for awarding. Most positions are located on campus. If you are eligible for Work Study and funds are available, "College Work Study" or "Idaho Work Study" will be listed on your Award Letter. You may earn up to your awarded amount during the academic year. Details of your work schedule are arranged with your supervisor. If you are offered Work Study, and you "accept" the award online, you will be prompted to select a position. Simply follow the prompts, make a selection and a Work Study Referral form will be printed for you at the start of the fall semester. Awarded students can also go to the [Work-Study Job Directory](#) and login to select a job. Students without online access can submit a paper preference sheet; however jobs that are requested this way may not be available by the time your job request is processed. If you cannot select a job online, a paper preference sheet is on page 14. New students should plan to attend one of the fall [Work Study Orientations](#) to learn more about this program. For those not awarded Work Study, other off-campus job postings can be found [here](#).

## **Ben O. Brahm Loan**

Available only to graduates of Kellogg High School, Idaho.

The amount you borrow each year is comparable to the amount for the Perkins Loan. This loan provides a nine-month grace period upon leaving school and an interest rate of 3% per year that is deferred until repayment begins.

## **Federal Perkins Loan**

Available to students pursuing a first undergraduate degree.

This is a limited aid program, so you must meet the on-time filing date of February 15, 2011 to receive priority consideration for this loan. This is an award that must be repaid. The interest rate for the Perkins is 5% and repayment begins nine months after you are no longer enrolled at least half-time. If you are eligible for the Perkins Loan and funds are available, the Perkins Loan will be listed on your Award Notification. Once the award has been accepted, you must complete an information sheet and sign a Master Promissory Note. The Student Accounts Office will send these with your first billing statement in July. If you do not receive a billing statement, contact the Student Loan Office at (208-885-5571) to request the information sheet and promissory note. Be advised that funds for this program are limited, so if you decline the loan but later decide to accept it, the funds may not be available.

## **Direct Subsidized Loan and/or Direct Unsubsidized Loan (William D. Ford Federal Direct Loans)**

Available to students enrolled at least half-time in a degree-seeking program. Students must have remaining unmet need to qualify for the Direct Subsidized Stafford loan. Students ineligible for the Subsidized Stafford, often qualify for all or part of the Direct Unsubsidized Stafford loan.

The interest rate for the 2011-2012 undergraduate Subsidized Stafford will be 3.4% effective for new loans disbursed on or after July 1, 2011. All other Graduate Subsidized and Unsubsidized Stafford loans will remain at 6.8%. In addition, all Direct Subsidized and Unsubsidized Stafford loans will have an origination fee of 1.0% with a .5% upfront rebate taken off at disbursement of this loan. Students can retain this rebate if they make 12 consecutive on-time payments once they start their repayment period. Interest and principal payments will not begin until six months after you cease to be enrolled at least half-time (\*see "Exception," next paragraph). You may not borrow beyond the annual borrowing limit, which is based upon your total credits completed (see Table 1). If you want to borrow less than the award letter indicates, you can contact our office or simply indicate the amount you wish to borrow online on your [Vandal web](#) and login to: **STUDENT FINANCIAL AID & SCHOLARSHIPS**. Select the aid year then click: **Review/Accept/Decline awards**. Here students can indicate the amount they would like to accept or decline. If you need to make additional loan changes, please stop by our office, call or email us at your convenience.

\*Exception: Direct **Unsubsidized** Loans require that you (the student) are responsible for the interest that accrues on this loan while you are in school and during the grace period. You have the option to make payments every six months on the interest while you are in school, OR defer the interest until you begin payments on the principal six months after you cease to be enrolled at least half-time.

## **Master Promissory Note for the William D. Ford Direct Subsidized Loan and Direct Unsubsidized Loan**

If you have previously signed a Master Promissory Note (MPN), you probably will not be required to sign another MPN to receive Direct Loans in 2011-2012. One MPN will be the only Note you will sign during your time at the University of Idaho. Accepting the loan on the award letter will indicate you want the loan and the funds will be disbursed to your student account just prior to the start of the fall and spring terms.

If you have not signed a MPN in prior years, you can do so electronically with your Federal PIN number at: <http://StudentLoans.gov>. If you do not have your PIN, you may request it at: [www.pin.ed.gov](http://www.pin.ed.gov). If you are unable to process a MPN electronically, contact the Student Financial

Aid Services for assistance. A single MPN is good for both the Direct Subsidized Ford Loan and the Direct Unsubsidized Ford Loan at both the undergraduate and graduate level. We highly recommend students complete [entrance counseling](#) on federal loans prior to the disbursement of their loans.

Table 1. William D. Ford Federal Direct Student Loan Limits

	Dependent Students*	Independent Students
	Total <b>Subsidized</b> / <b>Unsubsidized</b> Loan Eligibility	Total <b>Subsidized</b> / <b>Unsubsidized</b> Loan Eligibility
<b>Annual Loan Limits</b>		
<b>Undergraduates:</b>		
1st Year (0-25 cr) .....	\$3,500/\$2000 .....	\$3,500/\$6000
2nd Year (26-57 cr) .....	\$4,500/\$2000 .....	\$4,500/\$6000
3rd, 4th, or 5th Year (58+ cr) .....	\$5,500/\$2000 .....	\$5,500/\$7000
Graduate or Law .....	n/a .....	\$8500/\$12,000
*These limits are lower because parents of dependent students may borrow additionally from the PLUS Loan Program for their students.		
<b>Aggregate Limits:</b>		
\$31,000 (Dependent, Undergraduate Borrowing Limits)		
\$57,500 (Independent, Undergraduate Borrowing Limits)		
\$138,500 (Including Graduate/Law & Undergraduate Borrowing Limits)		

### PLUS Loan (William D. Ford Federal Direct)

Available to parents of dependent students who are enrolled in a degree-seeking program at least half- time (6 credit hours).

Parents may borrow on behalf of a student if parental information was provided on the FAFSA. The parent borrower must repay this loan and will be subject to a credit check by the Direct Loan Servicer to evaluate credit worthiness. The PLUS is a fixed-rate loan at 7.9%. There is a 4.0% origination fee on the PLUS loan, minus a 1.5% upfront rebate. Parent borrowers retain the 1.5% rebate once they complete 12 on-time payments. The parent may borrow up to the COA minus any financial aid and resources the student receives. If parents are interested in the PLUS loan, they can begin the application process at: [www.studentloans.gov](http://www.studentloans.gov). Here, parent borrowers can sign in with their federal PIN number, apply for the PLUS loan, complete a Master Promissory Note and determine if they passed the credit check. Parent borrowers can appeal adverse credit decisions, add new co-signers, select deferment options and view disclosure statements. The University of Idaho will make any required adjustments to a PLUS loan if a parent requests an amount that is greater than a student’s cost of attendance.

### Graduate PLUS (William D. Ford Federal Direct)

Available to graduate students who are enrolled at least half-time (5 credit hours).

Students can “accept” an offered Graduate PLUS loan online or provide a written, signed letter stating their acceptance and the amount they wish to borrow. No online application is required for the Graduate PLUS loan. Students need to complete and submit a separate Master Promissory note for the graduate PLUS before the funds can be disbursed. Students can complete an electronic Master Promissory note using their federal PIN at [www.studentloans.gov](http://www.studentloans.gov). The remaining provisions of the Graduate PLUS loan mirror the Parent PLUS in most respects. The same 7.9% fixed interest rate applies and the 4% origination fee (minus a 1.5% upfront rebate) will be taken from the loan before disbursement. Students must complete a FAFSA, be enrolled at least half-time (5 credit hours for graduate students) and be accepted into a graduate degree program. Like the Parent PLUS, there is a credit check associated with this loan, so credit worthiness is evaluated when applying for the graduate PLUS loan. Unlike the Parent PLUS, students who borrow the Graduate PLUS loan qualify for in-school deferment automatically as long as the student is enrolled at least half- time. Keep in mind that interest accrues on this loan during all periods. Once graduate students cease to be enrolled in at least 5 credit hours, there is no grace period and the first payment will be due within 60 days. Your Loan Servicer will notify Graduate PLUS borrowers before the first payment is due.

### Scholarships at the University of Idaho

Future students will receive priority consideration for merit-based scholarships when they submit a complete [application for admission](#) by February 15th. Continuing students will **automatically be considered** for merit-based scholarships for the upcoming academic year if they are enrolled in a minimum of 9 UI credits as an undergraduate, 6 UI credits as a graduate, or 10 UI credits as a law student during the previous spring semester. Students who are not enrolled for the appropriate minimum number of credits as stated above but plan to enroll full-time next term and want to be considered for scholarships should call our office at 208-885-6312 or email us at: [finaid@uidaho.edu](mailto:finaid@uidaho.edu).

Future or continuing students who also wish to be considered for **need-based** scholarships and federal financial aid must file a [FAFSA](#) (Free Application for Federal Student Aid.) File by February 15th for priority consideration.

Scholarship selection is based on the student's current academic record and enrollment status at the University. Factors such as major, cumulative GPA, SAT or ACT scores, residency, class level and financial need are considered. A change in student status (e.g. changing college majors) may affect eligibility for a scholarship award. Most scholarships require the recipient to be a degree-seeking student and enrolled full-time. Acceptance or receipt of funds certifies that the student will use these funds for educational purposes. In accordance with university policy, scholarship awards and other gift aid in combination cannot exceed the cost of attendance. See the section "UI Scholarships as Related to Cost of Education" below for details.

Scholarships are re-awarded throughout the year as funds become available.

Students who are receiving scholarships from outside the University should notify our office by phone at 208-885-6312 or email at [finaid@uidaho.edu](mailto:finaid@uidaho.edu). Funds for these scholarships should be forwarded to Student Financial Aid Services at PO Box 444291, Moscow, ID 83844-4291.

## UI Scholarships as Related to Cost of Education

The Financial Aid Office will establish a university-defined cost of education for designated categories each year. That cost will consider tuition, fees, books and supplies, room, board, miscellaneous costs and transportation. The amount for each category will be reviewed each year. Students may appeal their cost of education in writing if they have unusual costs for the defined enrollment term. The same guidelines for adjusting the cost of education will be used for federal, state and institutional funds.

University of Idaho scholarship funds will not be awarded to a student over the established cost of education. If a student has other financial aid and/or resources, the combination of UI scholarships, financial aid and resources shall not be greater than the cost of education. Funds awarded above the cost of education will be cancelled and re-awarded to other deserving students. Federal guidelines to reduce funds will be followed for students receiving federal funds.

## Changes to Your Awards

There are several situations that could cause your financial aid award to change during the academic year. These changes include, but are not limited to, the following:

- a. You make a correction to your FAFSA that changes your Expected Family Contribution (EFC).
- b. We make a change to your FAFSA as a result of requesting additional information for income or household size verification.
- c. Your residency status changes.
- d. The grade level you report on your FAFSA differs from that shown by the Registrar, so your loan eligibility changes.
- e. Your enrollment changes from the originally reported class credit load (i.e., full-time to part-time).
- f. You receive a Financial Aid Suspension or academic disqualification that is not waived.
- g. You receive or lose a resource. Resources could include ROTC, outside scholarships, out-of-state tuition or fee assistance, Tribal Funds, Vocational Rehab, Resident Assistantships (RA) etc.
- h. Your income (or your family's income) situation has changed since reporting 2010 information on your FAFSA. There could be a loss of employment; disability or natural disaster that decreased or prevented you from earning your usual income; a loss of income or benefits; a significant medical/dental expense that is not covered by insurance; or a significant, one-time increase or decrease in income.

When a situation warrants a change in your aid, you will receive a revised Award Notification by email. Messages are provided on your notifications at the site listed below. **Please keep all Award Notifications so you can compare one to another.** Go to <http://www.uidaho.edu/financialaid> and click on Check Your Financial Aid, then LOGIN to review the most recent activity with your financial aid. In certain cases, revisions may require you to repay some or all federal funds you have already received. If you have questions, please contact our office for more detailed information.

## Enrollment and Billing

Students need to be aware that by registering for classes, a financial obligation is created to the University of Idaho. The University does not drop courses for non-payment. If you register and later decide NOT to attend, you must drop all courses online prior to the first day of classes to avoid being billed and graded.

# Disbursement of Financial Aid

Disbursement of your financial aid is the last step in the application process. All financial aid is disbursed to the Student Accounts/Cashiers Office in the Student Union Building (SUB) located on 6th and Deakin.

Our office processes your financial aid and electronically submits that information to the Student Accounts/Cashiers Office. The Student Accounts Office then processes all refunds (when the financial aid disbursed exceeds billed expenses). Students can receive their refund via Direct Deposit through a simple sign up process available at:

<http://www.students.uidaho.edu/studentaccounts> and clicking on “**Direct Deposit Sign Up**” and entering the necessary information. Those who do not sign up for Direct Deposit will receive refund checks typically on the first day of class for each semester awarded.

The Student Accounts/Cashiers Office will send a paper account statement to **NEW** students once, and thereafter will email information as to how to access your statement of account on the web. Account statements are produced prior to the start of each semester in which a student enrolls. For example, in July students will be billed for the upcoming fall semester enrollment. Similarly, in December students will receive an email for the spring semester. A convenient way to confirm and pay your account is to go online at:

[www.students.uidaho.edu/studentaccounts](http://www.students.uidaho.edu/studentaccounts) (click: “**View Account-Make Payments**” then enter your User ID and PIN). This assists the Student Accounts Office with your enrollment confirmation and allows your student account to be properly credited with any aid you may receive. All questions regarding your bill should be discussed with the Student Accounts/Cashiers Office.

Telephone numbers for the Student Accounts Office are: 208-885-7447 or 208-885-2131 or 1-888-8UIDAHO. All questions regarding specific funds or financial aid awards should be discussed with the Student Financial Aid Services Office at 208-885-6312 or 1-888-884-3246.

## Receiving Your Money

Disbursement of your financial aid funds begins at the start of each semester and continues until the end of that semester. For the 2011-2012 academic year, the fall semester begins on August 22, 2011, while the spring term begins January 11, 2012. Once a term is in session, the disbursement of funds is a weekly process where any excess funds (meaning your disbursed financial aid is greater than your billed expenses) are either in the form of a physical check, available on the Friday after a disbursement or sent to your bank account on Friday (allow 3 to 5 days to confirm receipt of funds) if you signed up for Direct Deposit.

If you are a student who is attending the Boise Center, the Twin Falls or Coeur d'Alene campus, or student teaching in outlying areas, direct deposit is strongly recommended. If you need a check mailed to you, please contact the Student Accounts Office at 208-885-7447 to make arrangements.

## Census Date

Students need to carefully track their enrollment during the first 10 days of each term they attend. **On the tenth day of each term (census day), at 5:00 PM, student enrollment hours are “locked” and any financial aid that has been disbursed based on full-time enrollment will be pulled back if students are not enrolled full-time** (12 credit hours for undergraduate students, 9 credit hours for graduate students and 10 credit hours for law students). Wait listed courses DO NOT count toward enrolled hours. This is especially important for all Pell grant recipients. Students may appeal the loss of financial aid due to low hours on the census date, but Pell grant funds CANNOT be reinstated even if an appeal is granted. Letters of appeal should be directed to the Student Financial Aid Services Office, and include a detailed explanation as to why the student was not able to enroll in sufficient courses by the 10<sup>th</sup> day.

## Funds Availability

Your financial aid funds are not disbursed until you have submitted all necessary documents with Student Financial Aid Services. If you have been awarded financial aid based on full-time enrollment, you must be enrolled full-time on the census date of each term in order to retain your aid. Students should plan to be enrolled fulltime before the first day of classes and especially on the census date.

You will need to sign a Master Promissory Note (MPN) when you accept your **first** William D. Ford Federal Direct Loan at the University of Idaho. Only one MPN is needed for the Stafford Subsidized or Unsubsidized loans and only one PLUS MPN is needed for either the parent borrower or the graduate PLUS student. Once you have signed your Master Promissory Note/s, you should not have to sign another one unless a co-signer was needed. Students or parent PLUS borrowers can complete the MPN electronically at [www.studentloans.gov](http://www.studentloans.gov). Students will need their Federal PIN number to electronically sign their MPN. Parent borrowers will also need a federal PIN number to sign the PLUS MPN electronically. You will not receive money from your loan/s until the correct Master Promissory Note/s have been completed.

Acceptance of the "gross amount" of the loan on your award letter will result in the "net" (gross amount minus the .5% origination fee for Subsidized/Unsubsidized Loans and 2.5% origination for PLUS) amount appearing on your student account. If you initially accept your loan and later decide you do not want the loan, you must notify Student Financial Aid Services within 120 days of the disbursement. If the loan is cancelled after you have received the funds from your student account, you will need to repay the funds you received. Please call us if you

have questions about canceling your loan.

If you accepted a Perkins loan, you will receive paper work (including a Perkins promissory note) from the Student Accounts/Cashiers Office. Completed Perkins promissory notes must be returned to the Student Accounts/Cashiers Office before Perkins money can be disbursed to you.

## Students' Rights and Responsibilities

### Address Changes

The database used by the University of Idaho is able to maintain several addresses for you. **Student Financial Aid Services uses the VandalMail e-mail system to notify students of awards or other pertinent information throughout the year.** On occasion, your mailing address (usually local) may be used during the academic year and the permanent address (usually a parent's) during the summer. **You are responsible for updating these addresses whenever a change occurs...** Mailing address updates can be made through your [VandalWeb](#) account. Once logged in, **select Personal Information / Address Menu** then click **Update Address(es) and Phone.**

### Right to Appeal

You have the right to appeal any decision or change to your Financial Aid. Please submit all signed appeals in writing to our office.

### Release of Information

Information regarding your file cannot be released to anyone but you (the student) without your written permission. Similarly, parental information will not be released to you without written permission from your parent(s). Please keep in mind that the most recent Release of Information supersedes all previous Release of Information forms that may have been submitted. A copy for the new Release of Information is available in this guide on page 15 or you can download the form at: <http://www.uidaho.edu/registrar/forms>

### Satisfactory Academic Progress-Financial Aid Suspension

Any student receiving financial aid during the academic year is expected to make Satisfactory Academic Progress (SAP) toward a degree. Satisfactory academic progress involves three basic criteria. You must maintain a satisfactory UI Grade Point Average (GPA), complete 75% of the courses you attempt, and finish your degree before you reach 150% of the coursework needed to graduate. For complete details regarding these criteria, students can go directly to our SAP information page [here](#) and will find specific information for undergraduate, graduate and law students as well as how to petition for reinstatement of financial aid.

### Withdrawals

If you withdraw from all classes during the semester, the financial aid awarded to you may be reduced and a repayment of financial aid may be due. In most cases, you will be suspended from receiving future financial aid because you will not have met the criteria for satisfactory progress toward a degree. **If you withdraw during the fall semester, please notify Financial Aid if you plan to enroll spring semester to ensure that aid will be available.**

### Loan Exit Counseling

At the end of each semester, our office provides Loan Exit Workshops that will answer most of your questions regarding loan repayment, consolidation, deferments, forbearance, and default. These meetings are usually held during the last three weeks of classes. Dates, times, and locations of these sessions will be posted in our office, and at the Student Financial Aid Services site at: <http://www.uidaho.edu/financialaid>. If you are unable to attend one of our meetings, the Direct Loan Servicer provides exit counseling at: [www.studentloans.gov](http://www.studentloans.gov). If you borrowed a Perkins loan while attending UI, the Exit Workshop will satisfy the requirement that you attend Exit Counseling. Failure to meet this requirement will block your ability to obtain transcripts or your degree.

### In-School Loan Deferments

If you have borrowed money through the Perkins, Stafford, or William D. Ford Federal Direct Loan programs at another school, an in-school deferment may be available to you as long as you are pursuing at least half-time study at UI. Parent PLUS borrowers may request deferment through the Direct Loan Servicer at 1-800-848-0979. Loan deferments require verification of your enrollment. An official enrollment verification certificate is available online at: <http://www.uidaho.edu/registrar/registration/verification> after the start of the school term. Student log into their Vandalweb account and select: **Enrollment Verification** for detailed instructions. Your computer will need Adobe Acrobat software to open the program and print your enrollment certificate. On-line deferment forms can be found at: [www.dl.ed.gov](http://www.dl.ed.gov). Just click on: [Site map](#) then [FORMS](#) for the appropriate type of deferment you are seeking.

# Questions and Answers

## **"I don't live with my parents; why do I need to submit my parents' information?"**

Federal financial aid funds are generated through tax dollars. According to Congressional guidelines, it is the parents who have the primary obligation to assist students with their educational expenses before the taxpayers. If you are unable to meet at least one of the seven criteria in section 3 of the FAFSA, the law requires the parental information.

## **"I applied for financial aid when I was a freshman and received financial aid at that time, but since then, I have not heard anything from the Financial Aid Office. Why?"**

You must reapply every academic year for financial aid. If you do not initiate the process by reapplying or submitting an initial FAFSA application, we will not be aware that you are interested in pursuing financial aid. To receive priority consideration for all funds, the federal processor must receive your FAFSA by February 15th of each year.

## **"Can I get financial aid in the summer? How will I know what I am eligible for?"**

UI offers limited summer financial aid. You must have a processed FAFSA on file for the academic year before that summer. There is also a supplemental summer application you must complete. The online Summer Aid Application will be made available at: <http://www.uidaho.edu/financialaid> or the paper Summer Application will also be available after spring break at Student Financial Aid Services. Your eligibility will be considered based on the number of summer credits you enroll for, the length of your summer enrollment, and the amount of remaining eligibility in financial aid programs you may have for the year.

## **"Can I have my financial aid awarded to another school?"**

No. Awards are not transferred from school to school. If you plan to attend another school, that school will need your original FAFSA data sent from the federal processor. The new school will determine your eligibility based on the funds they have available. We recommend that you contact the financial aid office of the school to which you plan to transfer to for additional requirements. Please notify our office of your change in plans so that we can cancel your aid at the University of Idaho.

## **"I have questions about my spouse's/offspring's file. Why can't you give me information?"**

Due to the Family Education Rights and Privacy Act (FERPA), we are unable to disclose information about a student's file to a third party without expressed written consent from the student. A Release of Information form (see page 15) can be signed and forwarded to our office, thus allowing us to release information to individuals specified by the student.

## **"What if my 'Family' income changes?"**

You may submit a signed letter to the Student Financial Aid Services explaining your financial situation. We may ask for supporting documentation of your situation. Please have your parent submit the letter if it is their income that has changed (and if their information was provided on the FAFSA).

## **"If I decide not to attend the University of Idaho after I have received my Award Letter, what do I do about my financial aid?"**

"Students need to let us know as soon as possible that they will not enroll. This can be done in writing, by telephone, e-mail ([finaid@uidaho.edu](mailto:finaid@uidaho.edu)) or online at: [www.uidaho.edu/registrar](http://www.uidaho.edu/registrar).

## WORK STUDY GENERAL INFORMATION

### THE FOLLOWING APPLIES ONLY TO STUDENTS AWARDED WORK STUDY

Students who wish to participate in the Work Study program must be awarded either federal or state Work Study funds as indicated on your award notification. Next, if you accept your Work Study online, you will be prompted to select a position from the [Work Study Job Directory](#). Once our office receives your submitted job preference, a referral sheet will be printed and distributed at one of the Work Study Orientation Sessions held at the start of the fall semester. Thereafter, referrals are available the day following the selection of a position online. The referral gives detailed information about the job the student requested. It provides the name, address and important follow up information about your Work Study position. All new Work Study students should attend one of the fall orientations. Continuing Work Study students may pick up their referral from the Student Financial Aid Office on or after the first day of class.

### **YOUR WS ASSIGNMENT CAN'T BE MADE UNTIL YOU SELECT A JOB ELECTRONICALLY**

If you wish to return to a previous reserved Work Study job, selecting that job is still required each year in order for our office to print a Work Study Referral for you. Reserved positions will be held for a limited time so make your selection within the first couple weeks of school. If you cannot complete the electronic job preference online, contact the Student Financial Aid Services Office for a paper Work Study Preference Sheet. Please note that the paper preference sheet cannot guarantee the positions you may request.

### **YOU MAY NOT START WORK PRIOR TO AUGUST 22, 2011**

### **BRING ACCEPTABLE ID**

Human Resources will need to verify your identity and work eligibility with one or more of the documents listed at the following link: <http://www.uidaho.edu/humanresources/forms/tempemplforms.aspx> click on **I-9 Form** and scroll to page 5 for a list of acceptable ID. Students need to provide one or more of the listed forms of ID to complete a Work Authorization Card and I-9 form prior to starting work. If you have worked at UI previously and have renewed your Work Authorization Card within three years you do not need to renew this year. Contact Human Resources at (208) 885-3638 if you have any questions.

### **WS EARNINGS ARE TAXABLE INCOME**

Earnings must be reported to the IRS if you file an income tax return. You will receive a W2 form from the Student Accounts Office in January. Remember as well to list Work Study earnings on next year's FAFSA. This will exempt your Work Study earnings from counting against your expected family contribution.

### **WS ORIENTATION TIMES: PLEASE PLAN TO ATTEND ONE SESSION**

To find out where you will be working and to receive more detailed information on the Work Study Program, you should attend one of the orientations below. If you are unable to attend one of these meetings, please contact Student Financial Aid Services. Most of the orientations will be held in the Student Union Building (SUB), upstairs in the Silver/Gold rooms, with the exception of those scheduled for Monday, August 22, 2011.

Thursday	August 18, 2011	3:30PM
Friday	August 19, 2011	1:30PM OR 3:30PM
Monday	August 22, 2011	12:30PM OR 2:30PM-(In Borah theatre)
Tuesday	August 23, 2011	9:30AM OR 2:00PM

# University of Idaho

Student Financial Aid Services  
P.O. Box 444291  
Moscow, ID 83844-4291  
Phone: 208-885-6312  
FAX: 208-885-5592  
EMAIL: [finaid-workstudy@uidaho.edu](mailto:finaid-workstudy@uidaho.edu)

WORK STUDY PAPER PREFERENCE SHEET 2011-2012  
RETURN THIS FORM TO STUDENT FINANCIAL AID SERVICES  
Complete this form in full, **OR** for a guaranteed interview in the job of your choice;

**Request your job online at the Work Study Job Directory:**

(<http://uidaho.edu/finaid/joblist>)

NAME (please print): \_\_\_\_\_

STUDENT ID#: \_\_\_\_\_

COLLEGE OF STUDY: \_\_\_\_\_ YEAR IN COLLEGE:  FR  SO  JR  SR

SKILLS OR EXPERIENCE WITH:

COMPUTER SKILLS:

NONE  BASIC  INTERMEDIATE  ADVANCED

COMPUTER EXPERIENCES:

WORD  EXCEL  POWERPOINT  WEB SEARCHES  ACCESS

GIS  SPSS  WEB EDIT  BANNER  UNIX  
(Geographic Info System) (Statistical Analysis Software)

GRAPHIC DESIGN  PAGEMAKER  PHOTOSHOP  DESKTOP PUBLISHING

PC TROUBLE SHOOTING

CERTIFICATIONS:

LIFE GUARD  FIRST AID  CPR  AED (Automated External)

CPA  DRIVER'S LICENSE

ADDITIONAL LANGUAGES:

SPANISH

AGE REQUIREMENT:

18 YEARS OR OLDER

PREVIOUS WS POSITION: \_\_\_\_\_

COLLEGE /DEPARTMENT \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

DO YOU WANT TO RETURN TO THE SAME POSITION?  YES  NO

JOB PREFERENCES: (See Work Study Preference Information Sheet #2a on the Forms page on the Web)

1. JOB # \_\_\_\_\_ COLLEGE /DEPARTMENT \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

2. JOB # \_\_\_\_\_ COLLEGE /DEPARTMENT \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

3. JOB # \_\_\_\_\_ COLLEGE /DEPARTMENT \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

4. JOB # \_\_\_\_\_ COLLEGE /DEPARTMENT \_\_\_\_\_ JOB TITLE: \_\_\_\_\_



## Contact Directory

<b>Admissions (Undergraduate)</b> .....	885-6326
Web Address.....	<a href="http://www.uidaho.edu/admissions">www.uidaho.edu/admissions</a>
Email.....	admappl@uidaho.edu
Questions about:	Residency, Admission Status
<b>Admissions (Graduate)</b> .....	885-4001
Web Address.....	<a href="http://www.uidaho.edu/gradadmissions">www.uidaho.edu/gradadmissions</a>
Email.....	gadms@uidaho.edu
Questions about:	Residency, Admissions Status
<b>Office of Undergraduate Recruitment</b> .....	885-6163
Web Address.....	<a href="http://www.uidaho.edu/futurestudents/">www.uidaho.edu/futurestudents/</a>
Email.....	nss@uidaho.edu
Questions about:	Campus visits and general information
<b>Registrar</b> .....	885-6731
Web Address.....	<a href="http://www.uidaho.edu/registrar/">www.uidaho.edu/registrar/</a>
Email.....	registrar@uidaho.edu
Questions about:	Registration, Transfer Credits, Academic Grade Transcripts, In-School Deferment of Previous Loans and Residency
<b>Student Accounts Office</b> .....	885-7447
Web Address.....	<a href="http://www.students.uidaho.edu/studentaccounts">http://www.students.uidaho.edu/studentaccounts</a>
Email.....	acctrec@uidaho.edu
Questions about:	Fees, billing statement
<b>Tutoring &amp; Academic Assistance Programs</b> .....	885-6307
Web Address.....	<a href="http://www.uidaho.edu/taap">www.uidaho.edu/taap</a>
Email.....	taap@uidaho.edu
Questions about:	Academic tutoring, special needs, advising for students
<b>Student and Temporary Employment- (On Campus Employment)</b> .....	885-3737
Web Address.....	<a href="http://www.hr.uidaho.edu/stes">www.hr.uidaho.edu/stes</a>
Email.....	dixiek@uidaho.edu
Questions about:	On-Campus Employment
<b>Job Location and Development- (Off-Campus Employment)</b> .....	885-2778
Web Address.....	<a href="http://www.uidaho.edu/financialaid/studentjobs.aspx">http://www.uidaho.edu/financialaid/studentjobs.aspx</a>
Email.....	jobs@uidaho.edu
Questions about:	Off-Campus Employment
<b>University Residences</b> .....	885-6571
Web Address.....	<a href="http://www.uidaho.edu/housing">www.uidaho.edu/housing</a>
Email.....	housing@uidaho.edu
Questions about:	On-Campus Housing in Residence Hall