

2014/2015



Financial Aid Award Guide



University of Idaho
A LEGACY OF LEADING

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University of Idaho

Student Financial Aid Services

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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.

We are pleased to provide you with electronic access to your award information. You can accept or decline your award(s) 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 Check Your 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

Vandal Setup

As a student, you are automatically provided with one University of Idaho account, called the "NetID." You may set up your account and password online at <https://vandalsetup.uidaho.edu/>. This account provides access to all University services including email, Student Financial Aid & Scholarships, Registration, Student Accounts, and more.

For assistance with NetID or with the password reset process, please contact the ITS Help Desk by e-mail at helpdesk@uidaho.edu or by phone at (208) 885-HELP (4357).

FINANCIAL AID ON THE WEB

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

Once you complete the Vandal Setup process, you can view, accept or decline your financial aid awards online. Simply enter the URL shown above and click on “**Check Your Financial Aid**”, then enter your **Net ID and Password**.

Use the Student Financial Aid Services website to:

- * Apply for 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, e-mail and additional staff information.
- * Keep current on important news listed under the “**Highlights and Events**” heading.
- * Read more about our different “**Types of Aid**.”
- * Download financial aid [FORMS](#).
- * Explore a variety of other tools under the “**HELPFUL LINKS**” menu.

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

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

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 accounts frequently.

The award notification you will or 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, we have provided the maximum amount of funding possible at the time your awards were processed. 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, miscellaneous expenses and transportation. 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 pages 11-12, "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 Student Financial Aid Services.** 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 pages 11-12).

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

Awards are contingent upon funding from federal, state, and institutional sources. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued, or if tuition and fee amounts change.

Financial aid awards offered reflect the student's eligibility for different types of financial aid. First-year and transfer student award notification begins in late March. We invite you to review your award(s) online 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 with your University of Idaho NetID number and password. Click on "**Student Financial Aid & Scholarships**", select the upcoming aid year and then "**Review/Accept/Decline Awards.**" First-year and transfer students will also receive an initial paper award letter. A reminder email will be sent three weeks after your initial o 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.**"

Financial Aid Programs

There are four basic types of financial aid awards: grants, scholarships, Work Study, and loans. Grants and scholarships are gift aid that you are not required to repay, Work Study is funding earned by working on campus, and loans are funds that must be repaid.

Federal Pell Grant

This grant is available to qualifying students who are pursuing their first undergraduate degree and demonstrate significant financial need as determined by FAFSA records. The amount of Pell Grant funding depends on the Expected Family Contribution. Typically students with an EFC less than 5158 will qualify for Pell Grant funds if they are enrolled full-time, and those enrolled half-time will qualify if their EFC is less than 4601.

Federal Supplemental Education Opportunity Grant (SEOG)

This grant is available to qualifying students who are pursuing their first undergraduate degree and demonstrate significant financial need as determined by FAFSA records. Funds are very limited and awarding is limited to students who submit their FAFSA by our February 15 priority date.

Work Study: Federal (College) and/or Idaho

This award is available to qualifying undergraduate students who demonstrate significant financial need as determined by FAFSA records.

Work Study funds are limited and only students who submit their FAFSA by February 15 will be considered. 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 (for new students) and visible on VandalWeb for new and continuing students. 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. A Work Study Referral form will be printed for you at the beginning of the fall semester. This form will be available at the Work Study Orientation for new students. Continuing students can obtain the form in the Financial Aid Office the week prior to the start of classes. Awarded students can also go to the [Work-Study Job Directory](#) and [login](#) to select a job. If for any reason you are unable to select a position online, please call our office at 208-885-6312 for assistance. 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. Braham Loan

This loan is available only to graduates of Kellogg High School in Kellogg, Idaho. The amount available to borrow is typically \$1000-\$2000. There is a nine-month grace period after you graduate or cease to be enrolled full-time. The 3% interest rate is deferred until repayment begins.

Federal Perkins Loan

This loan is available to qualifying students who are pursuing their first undergraduate degree and demonstrate financial need as determined by FAFSA records.

Funding is limited and students who submit their FAFSA by February 15 priority date are given first consideration. This is a loan that must be repaid. There is a nine-month grace period after you graduate or cease to be enrolled full-time. The 5% interest rate for the Perkins loan deferred until repayment begins. If you are eligible for the Perkins Loan and funds are available, the Perkins Loan will be listed on your award letter (for new students) and on VandalWeb for new and continuing students. If you are receiving the loan for the first time you must complete an information sheet and sign a Master Promissory Note. The Student Accounts Office will mail these typically the same week they send out billing statements in July. If you do not receive a billing statement (only first-year students receive a mailed 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 Loan (William D. Ford Federal Direct Loans)

Available to undergraduate students enrolled at least half-time in a degree-seeking program. Students ineligible for the Subsidized Stafford often qualify for all or part of the Direct Unsubsidized Stafford loan. Students should always accept the Subsidized Stafford prior to accepting the Unsubsidized Stafford.

Your award letter will provide additional information about your 2014-2015 loans. You may not borrow beyond the annual borrowing limit, which is based upon your total credits completed (see Table 1 below). If you want to borrow less than the amount offered you can accept a partial amount on VandalWeb. Login and select “**STUDENT FINANCIAL AID & SCHOLARSHIPS**”. Select the aid year and then click: “**Review/Accept/Decline Awards.**” You may view, accept or decline awards. Submit any additional loan change requests in writing (your signature is required), in person at our office, or send an email from your @vandals.uidaho.edu email address. If you want to reduce the amount you have already accepted you can e-mail our office from your VandalMail or stop into our office.

Table 1. Stafford Direct Student Loan Limits

	Dependent Students*	Independent Students
Annual Loan Limits	Total Subsidized / Unsubsidized Loan Eligibility	Total Subsidized / Unsubsidized Loan Eligibility
Undergraduates:		
1st Year		
(0-25 cr)	\$3,500/\$2,000	\$3,500/\$6,000
2nd Year		
(26-57 cr)	\$4,500/\$2,000	\$4,500/\$6,000
3rd, 4th, or 5th Year		
(58+ cr).....	\$5,500/\$2,000	\$5,500/\$7,000
Graduate or Law.....		\$0/\$20,500 (Unsubsidized only)
*These limits are lower because parents of dependent students have an option to borrow from the PLUS Loan Program for dependent students’ educational expenses.		
Aggregate Borrowing Limits:		
\$ 31,000 (Dependent, Undergraduate Borrowing Limit)		
\$ 57,500 (Independent, Undergraduate Borrowing Limit)		
\$138,500 (Including Graduate/Law & Undergraduate Borrowing Limit)		

For students who borrow their first loan after July 1, 2013: The maximum borrowing period for subsidized loans is limited to 6 years for a 4 year degree. See 150% Direct Loan Limitations section on p. 9. Other restrictions may apply, contact our office with any questions.

Direct Subsidized Loan

The Direct Subsidized loan has an interest rate of 3.86% for academic year 2013-2014. A new interest rate will be set in May for 2014-15 loans. No interest accrues while the borrower is enrolled at least half-time (6 credits). The subsidized loan has a federal loan origination fee of 1.072%. The origination fee is deducted from the loan at the time of disbursement. A 6-month grace period begins when the student graduates or drops below half-time enrollment. Loan repayment begins at the end of the 6-month grace period. Graduate students are not eligible to borrow subsidized loans. Additional information is available at <http://www.uidaho.edu/financialaid/typesofaid/loans>.

New: 150% Direct Loan Limitations

The Moving Ahead for Progress in the 21st Century Act (Public Law 112-141,) added a new provision in the Direct Loan statutory requirements. This provision limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program ("the 150% limit"). If a borrower reaches his/her "Maximum Eligibility Period," the borrower loses his/her eligibility for Direct Subsidized Loans. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150% limit to lose the interest subsidy on their Direct Subsidized Loans.

Only borrowers who take their first loan on or after July 1, 2013 are subject to the new provision. Detailed information on the new requirement is available at:

<http://ifap.ed.gov/150PercentDirectSubsidizedLoanLimitInfo/FAQ.html>

Direct Unsubsidized Loan

The interest rate for Direct Unsubsidized loans is 3.86% for undergraduate students and 5.41% for graduate students for the academic year 2013-2014. A new interest rate will be set in May for 2014-15 loans. The Unsubsidized loan also has a federal loan origination fee of 1.072%. The origination fee is deducted from the loan at the time of disbursement. Borrowers must be enrolled at least half-time (6 credits for undergraduates, 5 credits for graduates to be eligible for this loan and interest begins accruing while the student is in school. There is an option to repay the interest accrued during school prior to this interest being included in the principal payment; this would result in some savings to the student. A 6-month grace period begins when the student graduates or drops below half-time enrollment. Loan repayment begins at the end of the 6-month grace period. Additional information is available at <http://www.uidaho.edu/financialaid/typesofaid/loans>.

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 on-line or provide a written, signed letter stating their acceptance and the amount they wish to borrow. No on-line application is required for the Graduate PLUS loan. Students need to complete 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. The remaining provisions of the Graduate PLUS loan are similar to the Parent PLUS loan. There is a 6.41% fixed interest rate and 4.288% origination fee for the 2013-14 academic year. A new interest rate will be set in May for 2014-15 loans. The origination fee is deducted from the loan at the time of 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. There is a credit check associated with this loan, so creditworthiness is evaluated when applying. Students who borrow the Graduate PLUS loan automatically qualify for a deferment of their payments until graduation as long as the student is enrolled at least half-time. 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. Additional information is available at <http://www.uidaho.edu/financialaid/typesofaid/loans>.

PLUS Loan (William D. Ford Federal Direct)

This loan is 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. The PLUS is a fixed-rate loan at 6.41% for the 2013-14 year. A new interest rate will be set in May for 2014-15 loans. There is a 4.288% origination fee that is deducted from the loan at the time of disbursement. The parent may borrow up to the students Cost of Attendance 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. 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. Additional information is available at <http://www.uidaho.edu/financialaid/typesofaid/loans>.

Direct Loan Entrance Counseling

First time student loan borrowers are required to complete [entrance counseling](#) for federal Stafford loans prior to the disbursement of their funds. We recommend that you complete the entrance counseling at once you accept your loan(s) but no later than three weeks prior to the beginning of your first semester to avoid a delay in the disbursement of your loan funds.

Master Promissory Note for the William D. Ford Direct Subsidized and Unsubsidized Loans

First time student loan borrowers are required to complete a Master Promissory Note (MPN) for federal Stafford loans prior to the disbursement of their funds. One MPN will be the only Note you will sign during your time at the University of Idaho. Once you have signed an MPN and accepted an offered loan on VandalWeb you have committed to borrowing the funds and they will be disbursed to your student account at the beginning of the fall and spring terms if you are enrolled at least half-time.

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. 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.

Direct Loan Servicers

All students who receive federal Direct Loans have a loan servicer assigned to them. These servicers track all loan changes and process all repayments for your loans. The best way to find your federal loan servicer is to log in to the National Student Loan Data Service (NSLDS) at: http://www.nslsds.ed.gov/nslsds_SA/ using your federal PIN number. Click on: "Financial Aid Review," click "Accept" at the prompts, then enter your Social Security Number, first two letters of your last name, your date of birth and, lastly, your federal PIN number. Your history will appear next. For specific information about each loan and who your servicer is, simply click the number next to each loan. To see a complete listing of active servicers as of the time of this publication, go to: <http://studentaid.ed.gov/repay-loans/understand/servicers>.

Scholarships at the University of Idaho

Scholarship recipients are required to meet certain enrollment requirements before scholarship awards are disbursed. UI scholarships are awarded with the expectation that the recipients will enroll as full-time students in a recognized UI degree program.

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.

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.

Students who qualify for these specific programs - National Merit, Go Idaho, and Discover Idaho - must meet the following criteria regardless of their UI home campus site:

- Major in a recognized UI degree program
- Enroll in a minimum of 12 UI credits each semester

Students who receive any other individual UI scholarships awarded on a one-time, non-renewable basis must meet the following criteria:

- Enroll full-time for the term. Full-time students are defined as those who enroll for at least 12 credits as undergraduates, 9 credits as graduate students, and 10 credits as law students
- Enroll in a minimum of 6 credits of UI classes for the term
- Enroll in a degree program offered through the university's off-campus center

Consortium agreements were created to allow UI degree-seeking students with special circumstances, and a need to enroll at another institution for one or two semesters, to receive UI financial aid and scholarships. Scholarship recipients who submit a consortium will be asked to explain their reasons for attending another school and provide information about their future enrollment plans. Once this information is received, Student Financial Aid Services will determine the student's eligibility for a scholarship disbursement on a case by case basis.

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

Students who are receiving scholarships from outside the University should request that funds for these scholarships be forwarded to Student Financial Aid Services at 875 Perimeter Drive, MS 4291, Moscow, ID 83844-4291.

UI Scholarships as Related to Cost of Education

Student Financial Aid Services 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 information received for income or household size verification.
- c. Your residency status changes.
- d. Your marital status has changed, affecting your status as an independent or dependent student.
- e. The grade level you report on your FAFSA differs from that shown by the Registrar, so your loan eligibility changes.
- f. Your enrollment changes from the originally reported class credit load (i.e., full-time to part-time).
- g. You receive a Financial Aid Suspension or academic disqualification that is not waived.
- h. 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.
- i. Your income (or your family's income) situation has changed since reporting 2013 information on your FAFSA. Examples include 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.

If your financial aid awards are changed or revised, you will receive an email from our office directing you to VandalWeb to view the new or revised awards and corresponding messages. 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" and login. Select "Student Financial Aid & Scholarships", the aid year and then "Review, Accept or Decline Awards" 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.

Enrollment and Billing

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 on-line prior to the first day of classes to avoid being billed and graded.

Funds Availability

Your financial aid funds are not disbursed until you have submitted all required documents to 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 full-time 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. Students will need their Federal PIN number to sign their MPN electronically. 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 appropriate Master Promissory Note(s) has/have been completed and acknowledged by Student Financial Aid Services.

Acceptance of the "gross amount" of the loan on your Award Letter will result in the "net" (gross amount minus the 1.072% origination fee for Subsidized/Unsubsidized Loans and 4.288% 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 documentation (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 loan funds can be disbursed to you.

Disbursement of Financial Aid

Disbursement of your financial aid is the last step in the application process. All financial aid is disbursed to your University of Idaho Student Account and first applied toward University charges.

Our office processes your financial aid and electronically submits that information to your University of Idaho Student Account. 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.uidaho.edu/controller/studentaccounts> and by clicking on "**Direct Deposit Sign Up**" on the left hand side of the page 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 billing statement to **NEW** students once, and thereafter will e-mail information as to how to access your billing statement 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 January students will receive their billing statement by e-mail for the spring semester. A convenient way to confirm and pay your account is to go on-line at: http://vandalweb.uidaho.edu/PROD/twbkwbis.P_WWWLogin (click "Student Account Information" and then "Student Accounts Center").

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 toll-free at 1-888-8UIDAHO (1-888-884-3246).

Questions regarding financial aid awards should be discussed with the Student Financial Aid Services Office at 208-885-6312 or toll-free at 1-888-8UIDAHO (1-888-884-3246).

Receiving Your Money

If the total amount of your financial aid exceeds the total amount of University charges on your student account, you will receive the excess funds in the form of a direct deposit to your personal bank account (highly recommended) or a refund check. The direct deposit/refund check process begins on the first day of school each semester. It continues on a weekly schedule throughout the semester to accommodate changes in financial aid awards. For the 2014-2015 academic year, the fall semester begins on Monday, August 25, 2014, and the spring semester begins Wednesday, January 14, 2015.

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 highly recommended. If you need a check mailed to you, please contact the Student Accounts Office at 208-885-7447 to make arrangements.

Census Date * IMPORTANT*

Most financial aid awards are based on full-time enrollment and a final determination is made on the 10th day of class at 5PM each semester. **On the tenth day of each semester (census day), at 5:00 p.m., student enrollment credits are "locked" and any financial aid that has been disbursed based on full-time enrollment will be reversed if students are not enrolled full-time** (12 credits for undergraduate students, 9 credits for graduate students and 10 credits for law students). If you adjust your schedule by adding or dropping classes, **ALWAYS ADD BEFORE YOU DROP. If you are required to get an instructor's signature to add a class, you must complete the process with the**

Registrar's Office before the tenth day of class at 5PM; otherwise, you may lose a considerable amount of Pell Grant and/or other financial aid. Wait-listed courses DO NOT count toward enrolled hours. This is especially important for all Pell Grant recipients. Students who are not enrolled full-time when credits are locked but later add credits to be enrolled full-time can submit an appeal to have some financial aid awards reinstated-but this does not include Pell Grant funds. Pell Grant funds CANNOT be reinstated even if an appeal is granted. Letters of appeal should be directed to Student Financial Aid Services, and explain why the student was not enrolled in sufficient credits by the tenth day.

Students' Rights and Responsibilities

Address Changes

The database used by the University of Idaho maintains 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 parent's home) during the summer. **You are responsible for updating these addresses whenever a change occurs.** Mailing address updates can be made through your [VandalWeb](#) account. Log in and 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 financial aid 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 Consent to Release Student Information form supersedes all previous Consent to Release Student Information forms that may have been submitted. A Consent to Release Student Information form is available in this guide on page 18 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. SAP involves three basic criteria: You must maintain a satisfactory UI Grade Point Average (GPA), complete 67% of the cumulative courses you attempt (this is called pace), and finish your degree before you reach 150% of the coursework needed to graduate. For complete details on Satisfactory Academic Progress, visit our information page [here](#) to find specific information for undergraduate, graduate and law students. Students need to complete sections A through D of the Petition for Financial Reinstatement form and submit it to their college of study to have section E completed and forwarded to Student Financial Aid Services for processing.

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 Academic Progress toward a degree. **If you withdraw during the fall semester, please inform Student Financial Aid Services if you plan to enroll for the spring semester.** If you receive all "F's" for a semester and do not notify either the Registrar or Student Financial Aid Services that you are not attending classes, you will be treated as an "Unofficial Withdrawal" and placed on financial aid suspension. Unofficial withdrawals can result in a significant balance owed back to the University in addition to loan repayment.

Pell Grant and Class Participation

If you are a Pell Grant recipient you must be able to prove you attended all classes. If you withdraw from a class that causes you to fall below the required credits for which your Pell Grant was paid you must obtain written confirmation from the class faculty member that you participated at least 1 time in the class. You are encouraged to have the faculty member e-mail the Financial Aid Office that you participated in an academic activity. If we do not hear from the faculty member we will contact them for attendance conformation. If you did not participate in a class academic activity your Pell Grant will be reduced and your student account will be charged for the amount of the reduction.

If you fail a class you must have had to participate in an academic activity for that class or you will need to repay some Pell Grant funds. When a faculty member officially reports the failing grade they are required to record your last day of attendance for the class. If the faculty member indicates you did not attend or participate in a class activity your Pell Grant will be reduced and your student account will be charged for the amount of the reduction.

Loan Exit Counseling

Once a student withdraws, enrolls at a less than half-time rate or graduates, s/he will be notified that Exit Counseling is required to meet federal loan regulations. Students are encouraged to complete Exit Counseling at: www.studentloans.gov for their Stafford and/or PLUS loans. If you borrowed a Perkins loan, you can complete the registration at www.mycampusloan.com which will fulfill your Perkins Exit Counseling requirement. 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 enrolled at least half-time 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. Students can 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: <https://www.myedaccount.com/> on the left hand side under "Forms."

Questions and Answers

"I don't live with my parents; why do I need to submit my parents' income information on the FAFSA?"

Federal financial aid funds are generated through tax dollars. According to Congressional guidelines, parents 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 that parent information be submitted.

"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 Student Financial Aid Services. 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 receiving financial aid. To receive priority consideration for all funds, the federal processor should 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?"

Summer financial aid funds are limited and typically consist of remaining loan eligibility. You must have a processed FAFSA on file for the academic year prior to the summer when you plan to enroll. There is also a supplemental summer financial aid application you must complete. The online Summer Aid Application will be available at: <http://www.uidaho.edu/financialaid> and paper applications will be available in our office at the end of March. Your eligibility will be 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 have for the year.

"Can I have my financial aid paid 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/child's financial aid. 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 financial aid records to anyone without written consent from the student. We can only release information to the person(s) listed on a signed Consent to Release Student Information form (see page 18) received from the student.

"What if my 'Family' income changes?"

You may submit a signed letter to Student Financial Aid Services explaining your financial situation. We may ask for supporting documentation of your situation. Please have your parent(s) submit the letter if it is his/her/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?"

Please let us know as soon as possible if you will not enroll. If you are not registered for any classes, contact Student Financial Aid Services at 208-885-6312 or finaid@uidaho.edu. If you are registered for classes, complete the Request Cancellation of Classes form online at: <http://www.uidaho.edu/registrar/registration/withdraw/cancel-classes>.

WORK STUDY GENERAL INFORMATION

THE FOLLOWING APPLIES ONLY TO STUDENTS AWARDED WORK STUDY

Students who are awarded either federal or state Work Study funds will be notified via their official award notification. Accepting the award on VandalWeb will prompt you 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 to you. This form will be available at the Work Study Orientation for new students. Continuing students can obtain the form in the Financial Aid Office the first week of classes. After fall orientations, referrals are available the day following the selection of a job online. The referral gives detailed information about the job the student requested. It provides the name and address of your supervisor along with other important information about the Work Study program. All new Work Study students should attend one of the fall orientations.

YOU MUST SELECT A JOB ON VANDALWEB TO COMPLETE YOUR WORK STUDY ASSIGNMENT

If you wish to return to a previous reserved Work Study job, you still need to select that job before a Work Study Referral can be printed. Reserved positions will be held for a limited time so make your selection within the first two weeks of the semester. If you cannot complete the job selection process online, contact Student Financial Aid Services for assistance.

YOU MAY NOT START WORK PRIOR TO MONDAY, AUGUST 25, 2014

BRING ACCEPTABLE ID

Human Resources will need to verify your identity and work eligibility with one or more of the documents listed on page 9 of the [I-9 Form](#). These document(s) are needed 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.

FALL 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 stop by Student Financial Aid Services located in the Student Union Building (SUB). All orientations are held in the (SUB), upstairs in the **Borah Theater**.

Thursday	August 21, 2014	1:00 PM OR 3:30 PM
Friday	August 22, 2014	1:00PM OR 3:30PM
Monday	August 25, 2014	1:00PM OR 3:30PM
Tuesday	August 26, 2014	1:00PM OR 3:30PM

Contact Directory

Admissions (Undergraduate)..... 885-6326

Web Address..... www.uidaho.edu/admissions

Email.....admissions@uidaho.edu

Questions about: Residency, Admission Status

Admissions (Graduate).....885-4001

Web Address.....www.uidaho.edu/gradadmissions

Email.....graduateadmissions@uidaho.edu

Questions about: Residency, Admissions Status

Office of Undergraduate Recruitment.....885-6163

Web Address.....www.uidaho.edu/futurestudents/

Email.....futurestudents@uidaho.edu

Questions about: Campus visits and general information

Registrar.....885-6731

Web Address.....www.uidaho.edu/registrar/

Email.....registrar@uidaho.edu

Questions about: Registration, Transfer Credits, Academic Grade Transcripts,
In-School Deferment of Previous Loans, and Residency

Student Accounts Office.....885-7447

Web Address.....www.uidaho.edu/studentaccounts

Email.....acctrec@uidaho.edu

Questions about: Fees, billing statement

Academic Support & Access Programs.....885-6307

Web Address.....<http://www.uidaho.edu/studentaffairs/asap>

Email.....asap@uidaho.edu

Questions about: Academic tutoring, special needs, advising for students

Student Employment- (On Campus Employment).....885-3609

Web Address.....<http://www.uidaho.edu/human-resources/jobs>

Email.....cchen@uidaho.edu

Questions about: On-Campus Employment

Job Location and Development- (Off-Campus Employment).....885-2778

Web Address.....<http://www.uidaho.edu/financialaid/studentjobs>

Email...jobs@uidaho.edu

Questions about: Off-Campus Employment

University Housing.....885-6571

Web Address.....www.uidaho.edu/housing

Email.....housing@uidaho.edu

Questions about: On-Campus Housing in Residence Hall