

2014/2015



Financial Aid Award Guide



University of Idaho
A LEGACY OF LEADING

Table of Contents

A Letter from the Director	3
Establishing your Vandal Web Accounts	4
Financial Aid on the Web	5
Understanding Your Award Notification	5, 6
Financial Aid Notice of Awards	6
Financial Aid Programs	7
Federal Pell Grant	7
Federal Supplemental Education Opportunity Grant (SEOG)	7
Work Study: Federal (College) and/or Idaho	7
Ben O. Braham Loan	7
Federal Perkins Loan	7
Direct Loan (William D. Ford Federal Direct Loans)	8
Stafford Direct Student Loan Limits (Chart- Table 1)	8
Direct Subsidized Loan	8
New: 150% Direct Loan Limitations	8
Direct Unsubsidized Loan	9
Graduate Plus Loan	9
PLUS Loan	9
Direct Loan Entrance Counseling	9
Master Promissory Notes for William D. Ford Direct Loans (All Stafford and PLUS loans)	9, 10
Direct Loan Servicers	10
Scholarships	10
Scholarships at the University of Idaho	10, 11
UI Scholarships and Cost of Attendance	11
Changes to Your Awards	11, 12
Retaking Coursework	12
Enrollment and Billing	12
Verification	12, 13
Funds Availability	13
Disbursement of Financial Aid	13
Receiving Your Excess Funds	14
Census Date	14
Students' Rights and Responsibilities	14
In-School Deferments	14
Address Changes	14
Right to Appeal	15
Release of Information	15
Satisfactory Academic Progress-Financial Aid Suspension	15
Withdrawals	15
Pell Grant and Class Participation	15
Loan Exit Counseling	16
Loan Repayment	16
Questions and Answers	17
Work Study General Information	18
Consent for Release of Information	19
Contact Directory	20



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 works with the U.S. Education Department, state financial aid programs, and scholarship donors to assist you in achieving your educational objectives. We have calculated the best possible financing options for you within the awarding guidelines for the 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 determine what financing you will need.

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

The staff of Student Financial Aid Services is committed to providing you with the highest degree of 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 have provided you with electronic access to your award information. You can accept or decline your award(s) on [Vandal Web](#), the same place you will 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 by 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 a University of Idaho account, called the "NetID." You must 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.

We strongly encourage students to view their UI e-mail accounts frequently, as the majority of our correspondence with you will be electronic. These notifications will **only** be sent to your Vandal Mail e-mail account.

For assistance with your 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 on “**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 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.

IMPORTANT:

*All students admitted to the University of Idaho are provided access to and instructions on how to establish their UI Vandal Mail e-mail account. We strongly encourage students to view their UI e-mail accounts frequently, as the majority of our correspondence with you will be electronic. These notifications will **only** be sent to your Vandal Mail e-mail account.*

UNDERSTANDING YOUR AWARD NOTIFICATION

The award notification is based on several factors. Using information from your Free Application for Federal Student Aid (FAFSA), the cost of attendance (COA) at the University of Idaho, and funding from other resources, we have provided the maximum amounts available to you. 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 expected 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 or program changes (refer to pages 11-12, "Changes to your Awards").

Expected Family Contribution: (student and/or family)

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year. The information you reported on your Free Application for Federal Student Aid (FAFSA) is used to calculate your EFC. We use this number to determine your federal student aid eligibility and financial aid award.

Note: Your EFC is **not** the amount of money your family will have to pay for college **nor** is it the amount of federal student aid you will receive.

Other resources:

Outside resources that help you with your educational expenses are used in calculating eligibility for federal aid. Common types of resources are scholarships, ROTC, Americorp proceeds, tuition and/or fee waivers, athletic grants, Vocational Rehab, Resident Assistant programs, etc. If you are receiving some form of outside assistance, **it is your responsibility to notify Student Financial Aid Services**. Failure to notify our office of these resources may result in a cancellation of aid later in the year. Therefore, you should review the resources on your Award Letter to ensure the correct amounts are 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 Federal Direct Unsubsidized 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 select "**Review/Accept/Decline Awards**." First-year and transfer students will receive an initial paper award letter. A reminder email will be sent three weeks after your initial notification before we offer the funds to another student. Due to limited funds, if you decline an offer of aid other than a Federal Direct Loan it may not be available later. 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 in to "**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 generally required to repay, Work Study is funding earned through part-time employment, 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 EFC. The amount of Pell Grant funding depends on the Expected Family Contribution, COA, semesters attended and enrollment status on the census date.

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 EFC. Funds are very limited and for consideration students must 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 EFC. Work study funds are limited and for consideration students must submit their FAFSA by our February 15 priority date. If Work Study aid funds are offered to you, "College Work Study" or "Idaho Work Study" will be listed on your award letter and visible on Vandal Web. You may earn up to the awarded amount during the academic year. Details of your work schedule will be arranged with your supervisor. If you "accept" your Work Study award, you will be prompted to select a position; simply follow the prompts. 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 for assistance at 208-885-6312. 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 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 EFC. Funding is limited, so students who submit their FAFSA by our February 15th priority date are given first consideration. If you decline the loan and later decide to accept it, please be aware that funds may not be available.

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 is 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 and on Vandal Web. If you are receiving the loan for the first time, you must complete an information sheet and sign a Master Promissory Note with the Student Accounts Office. These will be mailed in July with your billing statement. 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.

Direct Loan (William D. Ford Federal Direct Loans)

These loans are available to 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 cumulative earned credits (see Table 1 below). If you want to borrow less than the amount offered, you can accept a partial amount on Vandal Web. Login and select “**Student Financial Aid & Scholarships**”. Select the aid year and then click “**Review/Accept/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. The procedure is the same if you want to reduce the amount you have already accepted.

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 since parents of dependent students have an option to borrow from the PLUS Loan Program to cover students' educational expenses.		
Aggregate Borrowing Limits:		
\$ 31,000 (Dependent, Undergraduate Borrowing Limit)		
\$ 57,500 (Independent, Undergraduate Borrowing Limit)		
\$138,500 (Graduate/Law Borrowing Limit - includes Undergraduate Loans)		

For students who first borrow after July 1, 2013: The maximum borrowing period for subsidized loans is limited to 150% of the published program length. See 150% Direct Loan Limitations section below.

Direct Subsidized Loan

Only undergraduate students enrolled at least half-time are eligible to borrow from the Direct Subsidized loan program. The interest rate for 2014-15 loans is 4.66%. The Subsidized loan has a federal loan origination fee of 1.072%, which is deducted from the loan at the time of disbursement. No interest accrues while the borrower is enrolled at least half-time. A 6-month grace period begins when the student drops below half-time enrollment, followed by loan repayment. 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 provision which limits a first-time borrower's eligibility for Direct Subsidized Loans. A first time borrower is anyone with no outstanding loan debt as of July 1st, 2013. This limit is calculated using enrollment status and published program length. Under certain conditions, borrowers will lose the interest subsidy on their Direct Subsidized Loans. This loss of subsidy is **not retroactive** to the beginning of the loan; it only applies from the date of the enrollment event causing the loss.

Direct Unsubsidized Loan

Undergraduate and graduate students who are enrolled at least half-time are eligible to borrow from the Direct Unsubsidized loan program. The interest rate for 14-15 loans is 4.66% for undergraduate students and 6.21% for graduate students. The Unsubsidized loan has a federal loan origination fee of 1.072%, which is deducted from the loan at the time of disbursement. Interest will begin accruing while the student is in school. There is an option to repay the interest while attending school; this would result in savings to the student and help build positive credit prior to graduation. A 6-month grace period begins when the student drops below half-time enrollment, followed by loan repayment. 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 and who have exhausted their annual Stafford loan eligibility. The interest rate for 14-15 loans is 7.21%. The Graduate PLUS has a federal loan origination fee of 4.288%, which is deducted from the loan at the time of disbursement. There are no annual or aggregate limits for a Graduate PLUS loan. Students will need to complete a separate Master Promissory Note for the Graduate PLUS before the funds can be disbursed, which can be done at www.studentloans.gov. The remaining provisions of the Graduate PLUS loan are similar to the Parent PLUS loan. Students must complete a FAFSA, be enrolled at least half-time, be a degree seeking graduate student, and pass a credit check. Interest begins accruing while the student is still in school. Your loan enters repayment once it is fully disbursed. However, your loan will be placed into **deferment** while you are enrolled at least half-time and for an additional six months after you cease to be enrolled at least half-time. The 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)

Available to parents of dependent undergraduate students who are enrolled at least half-time in a degree-seeking program. The interest rate for 14-15 loans is currently 7.21%. The PLUS has a federal loan origination fee of 4.288%, which is deducted from the loan at the time of disbursement. Either biological parent may borrow on behalf of a student, although step-parents may only borrow if their information was provided on the FAFSA. The parent borrower is responsible for this loan and must pass a credit check by the Direct Loan Servicer. The parent may borrow up to the student's remaining Cost of Attendance after any financial aid and other resources have been subtracted. Your loan enters repayment once it is fully disbursed. However, you can request your loan be placed into **deferment** while you or your student are enrolled at least half-time and for an additional six months after your student ceases to be enrolled at least half-time. If parents are interested in the PLUS loan, they should begin the application process at www.studentloans.gov. 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 once you accept your loan(s). In order to avoid a delay in the disbursement of your loan funds, this must be completed at least three weeks prior to the beginning of your first semester.

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. We recommend that you complete the MPN once you accept your loan(s). In order to avoid a delay in the disbursement of your loan funds, this must be completed at least three weeks prior to the beginning of your first semester. Once you have signed the MPN and accepted the offered loan(s) on Vandal Web, provided you are enrolled at least half time at the beginning of the term, the funds will disburse to your student account once classes start.

If you have not signed a MPN and selected the University of Idaho as your chosen school, 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. This MPN is good for all Direct loans at the undergraduate and graduate level at UI.

Direct Loan Servicers

All students who receive federal Direct Loans will have a loan servicer assigned. These servicers track all loan changes and process repayment 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.nsls.ed.gov/nsls_SA/ using your federal PIN number. Click on: “**Financial Aid Review**,” click “**Accept**” at the prompts, then enter your Social Security Number, the first two letters of your last name, your date of birth and your federal PIN number. Once your loan history appears, you can click the number next to each loan for specific information about your servicer. Although every effort has been made to ensure you only have one servicer, you may have more than one. To see a complete listing of active servicers, go to <http://studentaid.ed.gov/repay-loans/understand/servicers>.

Scholarships

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 this credit load but plan to enroll full-time next term should call our office to be considered for a scholarship: 208-885-6312 or email us at: finaid@uidaho.edu.

Students who wish to be considered for **need-based** scholarships and federal financial aid must file a [FAFSA](#) (Free Application for Federal Student Aid). Scholarship funds are very limited and students should submit their FAFSA by our February 15th priority date for full 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 will be 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 full-time degree-seeking student. Acceptance or receipt of funds certifies that the student will use these funds for educational purposes. In accordance with university policy, scholarship awards in combination with other gift aid cannot exceed the cost of attendance. See the section “UI Scholarships and Cost of Attendance” 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 scholarship 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 UI credits 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 to temporarily continue receiving UI financial aid and scholarships while attending another University. 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 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 funds be forwarded to Student Financial Aid Services at 875 Perimeter Drive, MS 4291, Moscow, ID 83844-4291.

UI Scholarships and Cost of Attendance

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

University of Idaho scholarship funds will not be awarded over the established cost of attendance. If a student has other financial aid and/or resources, the combination of UI scholarships, financial aid and other resources shall not be greater than the cost of attendance. Funds awarded above the cost of attendance will be cancelled and re-awarded to other deserving students. Students receiving federal funds will have funds reduced in the federally mandated order.

Changes to Your Awards

There are 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 which changes your Expected Family Contribution (EFC).
- b. We make a change to your FAFSA as a result of information received for 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, changing your loan eligibility.
- 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) has changed since reporting 2013 information on your FAFSA. Examples include a change of income or benefits; a significant medical/dental expense that is not covered by insurance; or a disability or natural disaster which prevented you from earning your usual income.

If your financial aid awards are changed or revised, you will receive an email from our office directing you to Vandal Web to view the revised awards. Messages will be included on your notifications at the site listed below. **Please keep all Award Notifications so you can compare them.** 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 financial aid activity. In certain cases, revisions may require you to repay some or all of the federal funds you have already received. If you have questions, please contact our office.

Retaking Coursework

A student can receive aid to retake a failed course as many times as needed to pass the course. If the student passes the course, financial aid will cover one more repeat to improve the grade. Any second or subsequent repetition of the passed course will not be eligible for federal financial aid. If a student is taking twelve credits but three are a second repeat, financial aid eligibility would be based on nine credits.

Occasionally a student must take one course multiple times, for example an orchestra or band course. If the course number stays the same from semester to semester but the content changes each term, this is not considered to be retaking coursework. However, simply changing the syllabus for a course that is offered every term would not mean that students can receive aid repeatedly for the same course.

These regulations related to retaking coursework only apply to the definition of full-time for undergraduate students. If a student withdraws from all other courses in the payment period except for the non-Title IV eligible course(s) they are completing or repeating, they are considered a withdrawal for Title IV purposes. Likewise, if a student who received an incomplete in a course in the prior term is completing the coursework in the subsequent term to erase the incomplete from the prior term, the student is not eligible for Title IV, HEA program funds for completion of the coursework.

Enrollment and Billing

By registering for classes, a financial obligation is created to the University of Idaho. The University does not drop students from 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 receiving a grade.

Verification

During verification, a student financial aid administrator will ask the applicant to supply copies of documentation, such as income tax returns, W-2 statements and 1099 forms to verify the data that was submitted on the [Free Application for Federal Student Aid \(FAFSA\)](#).

Verification is intended to improve the accuracy of the information submitted on the FAFSA. It is not intended to function like a forensic audit. But Student Financial Aid Services **may not** process requests for professional judgment or disburse federal student aid until the verification process is complete. Please have all requested documents submitted 30 days prior to the end of the semester for which you are requesting federal aid. If we cannot complete verification, you may not receive any federal aid for the award year.

Financial aid administrators have the right to ask for any [documentation](#) they feel is necessary to complete verification. If the family refuses to supply this documentation, UI is prohibited from disbursing federal student aid to the student.

The set of data elements potentially subject to verification has been significantly expanded and may change from one year to the next. Data elements currently subject to verification include household size, number in college, receipt of food stamps, child support paid, adjusted gross income, taxes paid and several untaxed income items (untaxed IRA distributions, untaxed pensions, education credits, IRA deductions, and tax exempt interest). The data elements

selected for verification may depend on the applicant's dependency status, whether the applicant or applicant's parents file or do not file federal income tax returns and whether the applicant is eligible for auto zero EFC or not, among other criteria.

If an applicant uses the [IRS Data Retrieval Tool](#) to transfer federal income tax return data to the FAFSA without modification, the unmodified data elements will not be subject to verification. Accordingly, applicants who use the IRS Data Retrieval Tool are less likely to be selected for verification. Student Financial Aid Services strongly encourages students to use the IRS Data Retrieval Tool.

Funds Availability

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

Your parent will need to sign a Master Promissory Note (MPN) when you accept your **first** William D. Ford Federal PLUS Loan at the University of Idaho. Only one PLUS MPN is needed for either the parent borrower or the graduate PLUS student, unless you choose to have a co-signer. If you have a co-signer, a promissory note must be completed annually. Students or Parent PLUS borrowers can complete the MPN electronically at www.studentloans.gov. Students and parents will use their Federal PIN number to sign their MPN electronically. You will not receive money from your loan(s) until the appropriate Master Promissory Note(s) has/have been completed and acknowledgment received by Student Financial Aid Services.

Acceptance of the "gross amount" of the loan on your Award Letter will result in the "net amount" (gross amount minus the origination fee) appearing on your student account. If you initially accept your loan and later decide you do not want it, 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 are responsible for repaying 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 UI Student Account and is applied first toward University charges.

The Student Accounts/Cashiers Office will send a paper billing statement to **NEW** students once, and thereafter will e-mail information on how to access your billing statement on the web. Account statements are produced prior to the start of each semester. For example, upcoming fall semester bills will be sent in July, and upcoming spring semester bills will be sent in early January. 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 Excess Funds

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 or a refund check. **The Student Accounts Office processes all refunds.** Students can sign up for Direct Deposit through a simple process available at <http://www.uidaho.edu/controller/studentaccounts>, 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 physical refund checks, typically on the first day of class for each semester. This process 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 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***

On the tenth class day of each semester (census day) at 5:00 p.m., student enrollment credits are “locked” and any financial aid that has been disbursed will be evaluated against students’ locked credit load . If you adjust your schedule by adding or dropping classes, **ALWAYS ADD BEFORE YOU DROP.** Wait-listed courses DO NOT count toward enrolled hours. 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 5:00 p.m. on census day. If you do not, you may lose a considerable amount of Pell Grant and/or other financial aid. This is especially important for Pell Grant recipients. Students who are not enrolled full-time when credits are locked but later add credits can submit an appeal to have some financial aid awards reinstated. However, Pell Grant funds CANNOT be reinstated even if an appeal is granted.

Letters of appeal should be directed to Student Financial Aid Services and must explain why the student was not enrolled in sufficient credits by the close of business on census day.

Students' Rights and Responsibilities

In-School Loan Deferments

If you have borrowed through the Perkins, Stafford, or William D. Ford Federal Direct Loan programs and have funds outstanding, an in-school deferment may be available. 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 Vandal Web account and select “**Enrollment Verification**” for detailed instructions. You will need Adobe Acrobat software to open the program and print your enrollment certificate. On-line deferment forms can be found at <https://studentaid.ed.gov/repay-loans/default/avoid> under “What if I can’t make my monthly payment?”

Address Changes

The database used by the University of Idaho maintains several addresses for you. Student Financial Aid Services uses the Vandal Mail e-mail system to notify students of awards and other pertinent information throughout the year. On occasion, your mailing address may be used during the academic year and your permanent address during the summer. **You are responsible for keeping these addresses current.** 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 financial aid cannot be released to anyone but the student without written permission. Similarly, parental information will not be released to the student without written permission from the 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 were 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: 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 required coursework. For complete details on Satisfactory Academic Progress for undergraduate, graduate and law students, visit our information page [here](#).

Should you need to submit a Petition for Financial Reinstatement form, you will complete sections A through D and submit it to your college of study. They will complete section E and forward 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 many cases, you will be placed on financial aid suspension because you will not have met the criteria for Satisfactory Academic Progress. **If you withdraw during the fall semester, please inform Student Financial Aid Services of your enrollment plans for the spring semester.** If you receive all "F's" for a semester because you didn't notify either the Registrar or Student Financial Aid Services that you were not attending classes, you will be treated as an "Unofficial Withdrawal" and placed on financial aid suspension. Unofficial withdrawal can result in a significant balance owed to the University in addition to beginning loan repayment.

Pell Grant and Class Participation

If you are a Pell Grant recipient, you must be able to document attendance in all classes. If you withdraw from a class and fall below the enrollment status for which your Pell Grant was paid, we must obtain written confirmation from the faculty member that you participated in an academic activity. You are encouraged to have the faculty member e-mail the Financial Aid Office with this information. If we do not hear from the faculty member we will contact them for attendance confirmation. If you did not participate in an 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 participated in an academic activity for that class or you will be required 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 status 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 received a Perkins loan, please contact Gayle Bryngelson in Student Accounts (gayleb@uidaho.edu) and she will email you the instructions to fulfill your Perkins Exit Counseling requirement. Failure to meet this requirement will block your ability to obtain transcripts or your degree.

Loan Repayment

Once your federal loan servicer has been notified that you are no longer attending at least half-time, they will begin sending correspondence encouraging you to select a payment plan and notifying you of the date your first payment is due.

Remember, federal student loans are real loans, just like car loans or mortgages. You must repay a student loan even if your financial circumstances become difficult. Your student loans cannot be canceled because you didn't get the education or job you expected, or because you didn't complete your education (unless you couldn't complete your education because your school closed). You need to make payments to your **loan servicer**. Each servicer has its own payment process, so check with your servicer if you aren't sure how or when to make a payment. You are responsible for staying in touch with your servicer and making your payments, even if you do not receive a bill.

You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose. Deferment and forbearance offer a way for you to temporarily postpone or lower your loan payments while you're back in school, in the military, experiencing financial hardship, or in certain other situations. In circumstances such as certain kinds of teaching service, total and permanent disability, or the closure of the school where you were studying, your obligation to repay your **federal student loan** may be removed.

NEVER ignore delinquency or default notices from your loan servicer. If you don't make your monthly loan payments, you will become **delinquent** on your student loan and risk going into default. Contact your servicer immediately if you are having trouble making payments or won't be able to pay on time.

For additional information and helpful links, please visit <https://studentaid.ed.gov/repay-loans>.

Questions and Answers

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

Federal student aid programs are based on the concept that it is primarily your and your family's responsibility to pay for your education. And because a dependent student is assumed to have the support of parents, the parents' information has to be assessed along with the student's in order to get a full picture of the family's financial strength. If you're a dependent student, it doesn't mean your parents are required to pay anything toward your education; this is just a way of looking at everyone in a consistent manner.

"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 complete a new FAFSA every academic year in order to receive financial aid. If you do not generate a FAFSA that is sent to us, we will not be aware that you are interested in receiving 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?"

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 is 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 and your amount of remaining eligibility in financial aid programs.

"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 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. The letter must be signed by the person whose income has changed from the FAFSA amount.

"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 Vandal Web will prompt you to select a position from the [Work Study Job Directory](#). Once our office receives your job preference, a referral sheet will be produced. 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 work study 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 previously reserved Work Study job, you will need to select that job before we can print a Work Study Referral. 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 with 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 to list Work Study earnings under "Additional Financial Information" 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	1:00PM OR 3:30PM
.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

CONSENT FOR RELEASE of Student Information

University of Idaho

Office of the Registrar

PO Box 444260

Moscow, ID 83844-4260

I, _____ Student ID: _____
First Middle Last Birth Date: _____

Hereby authorize the **University of Idaho** to release the following information about me:

- All academic records (admission, registration/enrollment, grades, GPA, academic standing, graduation)
- All account information (fees, charges, payments)
- All financial aid information
- All housing information (room assignment, locations, housing judicial matters)

----- **OR** only these specific items (check individual items):

ACADEMIC:

- Admission
- Registration/Enrollment
- Grades
- GPA
- Academic Standing
- Graduation

ACCOUNT:

- Fees
- Charges
- Payments

HOUSING:

- Location
- Room Assignment
- Judicial Matters

To the following individual(s) upon their request:

1. _____
(Printed Name) (Relationship to Student)
Address _____ Email _____

2. _____
(Printed Name) (Relationship to Student)
Address _____ Email _____

I understand that this information is considered a student education, financial, and/or housing record. Further, I understand that by signing this release, I am waiving my right to keep this information confidential under the Family Education Rights and Privacy Act (FERPA). I certify that my consent for disclosure of this information is entirely voluntary. I understand this consent for disclosure of information can be revoked by me in writing at any time, but will not affect the information released under my previous consent. If I wish to make any changes to my consent for release, I understand I will need to complete and file a new form. **The authorization on this form will supersede all prior authorizations for release of my information.**

- I wish to revoke all consent of release information

Student's Signature: _____ Date: _____

FOR OFFICE USE ONLY

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)..... 885-2778

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

Email..... jobs@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