

2016-2017



# Financial Aid Award Guide



University of Idaho

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## Student Financial Aid Services

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FAX: 208-885-5592  
EMAIL: [finaid@uidaho.edu](mailto:finaid@uidaho.edu)

From the Director:

The Office of Student Financial Aid Services is pleased to provide you with your college financing options. Our office 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 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 answer 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 counselor available to assist with questions and special circumstances. Please visit our [home page](#) 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 from our home [page](#), click on "**Check Your Financial Aid**". Once you login, select "**Financial Aid & Scholarships**" and then "**Review/Accept/Decline Award**" to view all the details of your award.

Once you have reviewed your financial aid award and the information provided in this guide, if you have questions please feel free to come by our office, call us at 1-888-8UIDAHO or 208-885-6312, or email us at [finaid@uidaho.edu](mailto:finaid@uidaho.edu).

Best wishes for a successful academic year!

Dan Davenport  
Director of Student Financial Aid Services  
University of Idaho

## 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 check their UI e-mail accounts frequently, as the majority of correspondence will only be electronic and will **only** be sent to the Vandal Mail account.

## Vandal Setup

As a student, you are automatically provided with a University of Idaho account, called the "NetID." You may set up your account and password [online](#). This account provides access to all University services including email, Student Financial Aid & Scholarships, Registration, Student Accounts, and more.

For assistance with your NetID or with the password reset process, please contact the ITS Help Desk by e-mail at [helpdesk@uidaho.edu](mailto: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 select "**Financial Aid & Scholarships**". Finally, select the appropriate award year.
- \*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>?**

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

## UNDERSTANDING YOUR AWARD NOTIFICATION

The award notification is based on several factors. Using information from your Free Application for Federal Student Aid (FAFSA), the University of Idaho cost of attendance (COA), and funding from other resources, we have offered you the maximum amounts available 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; it 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 costs, and transportation. Each student's *actual* costs will differ depending on personal choices. Students may appeal their cost of attendance in writing if they have unusual costs for the defined enrollment term. If a COA is adjusted, the new COA will be used for federal, state and institutional funds. COA will be adjusted every semester following census date to reflect half-time or less-than half-time enrollment status; this could result in some of your awards being reduced. We can also adjust COA during the year due to residency 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 federal formula. This number is used to determine your federal student aid eligibility and financial aid award. The information you reported on your FAFSA is used to calculate your EFC: taxed and untaxed income, assets, benefits such as unemployment or Social Security, family size, and number of family members attending college.

**Note:** Your EFC is **not** the amount of money you are expected to pay toward college **nor** is it the amount of federal student aid you will receive.

### **Other resources:**

Outside resources that help with your educational expenses are used when 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 receive any outside assistance, ***it is your responsibility to notify 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 resources on your Award Letter to ensure the accuracy of listed amounts. 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 COA to obtain your "maximum need-based eligibility" for financial aid. We attempt to fund your total eligibility from 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.***

Offered financial aid reflects the student's eligibility for different types of awards. First-year and transfer student award notification begins in mid-March; first-year and transfer students will receive an initial paper award letter. We invite you to review your award(s) [online](#). 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 and password. Click on "**Financial Aid & Scholarships**", select "**Review / Accept / Decline Award**", select the upcoming aid year from the drop down menu, and then the "**Accept Award Offer**" tab. We will send a reminder email three weeks after your initial notification and before we offer limited funds to another student. Due to limited funds, declined aid other than a Federal Pell Grant or Direct Loan may not be available later. You can accept a portion of the William D. Ford Federal Direct Loan by following the above steps.

## Financial Aid Programs

There are four basic types of federal financial aid awards: grants, scholarships, Work Study, and loans. Grants and scholarships are gift aid you are not generally required to repay, Work Study is paid to you based on part-time employment, and loans are funds that must be repaid, beginning six months after dropping below half-time enrollment.

### 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 EFC, COA, enrollment status on the census date, and the total amount previously received in Pell Grant funding.

### Federal Supplemental Education Opportunity Grant (SEOG)

This grant is available to qualifying undergraduate students who are pursuing their first degree and demonstrate significant financial need as determined by EFC. Funds are very limited; for consideration students must submit their FAFSA by our February 15<sup>th</sup> 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; for consideration students must submit their FAFSA by our February 15<sup>th</sup> priority date. If Work Study funds are offered to you, "College Work Study" or "Idaho Work Study" will be listed on your award letter. You may earn up to the awarded amount during the academic year, and you will arrange the details of your work schedule with your supervisor. If you "accept" your Work Study award, you will be prompted to select a position; you will not receive a Referral Form until you have chosen a position. Awarded students can also go to the [Work-Study Job Directory](#) and log in 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. Students new to the program should plan to attend one of the fall [Work Study Orientations](#).

### Part-time jobs other than Work Study

For those not awarded Work Study, the Job Location Office, located in the Office of Student Financial Aid Services, can help students find jobs on and off campus in the Moscow area. Information and 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 cease to be enrolled full-time, and the 3% interest rate is deferred until repayment begins.

## Federal Perkins Loan

**This program was not renewed by Congress; only students who received a Perkins disbursement prior to June 30, 2015 and are enrolled in the same institution and major are eligible to receive future Perkins funds.** This loan is available to qualifying students who are pursuing their first undergraduate degree and demonstrate financial need as determined by EFC. Funds are limited; for consideration students must submit their FAFSA by our February 15<sup>th</sup> priority date. Please be aware that funds may not be available if you decline the loan and later decide to accept it.

There is a nine-month grace period after you cease to be enrolled at least half-time, and the 5% interest rate is deferred until repayment begins. If Perkins Loan funds are offered to you, the Perkins Loan will be listed on your award letter.

## 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 Direct Subsidized Loan often qualify for all or part of the Direct Unsubsidized loan. Students should always accept the Direct Subsidized Loan prior to accepting Direct Unsubsidized Loans.

Your award letter will provide additional information about your 2016-2017 loans. You may not borrow beyond the annual borrowing limit, which is based upon cumulative earned credits (see Table 1 below). Submit signed loan change requests to our office or send an email from your @vandals.uidaho.edu email address.

Table 1. Annual Direct Student Loan Limits			
Annual Loan Limits	Credits	Dependent Students* Total <b>Subsidized / Unsubsidized</b> Loan Eligibility	Independent Students Total <b>Subsidized / Unsubsidized</b> 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)		

\*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)

\$57,500 (Independent Undergraduate & Dependent Students whose parents can't get PLUS)

\$138,500 (Graduate & Professional Students - includes Undergraduate Loans)

## Direct Subsidized Loan

Undergraduate students who demonstrate financial need and are enrolled at least half-time are eligible to borrow from the Direct Subsidized loan program. The interest rate for loans disbursed after July 1, 2016 and before July 1, 2017 is 3.76%. Subsidized loans first disbursed after October 1, 2016 and before October 1, 2017 have a loan origination fee of 1.069% which is deducted from the loan at the time of disbursement. No interest accrues while the borrower is enrolled at least half-time, during the grace period or during a deferment. A 6-month grace period begins when the student drops below half-time enrollment, followed by loan repayment. Additional information is available [here](#).

## Subsidized Usage Limit Applies (SULA) Limitations

If you are a first-time borrower, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. The published length of your current program can be found in UI's catalog.

## 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 loans disbursed after July 1, 2016 and before July 1, 2017 is 3.76% for undergraduate students and 5.31% for graduate students. Unsubsidized loans first disbursed after October 1, 2016 and before October 1, 2017 have a loan origination fee of 1.069% which is deducted from the loan at the time of disbursement. Interest begins accruing while the student is in school; choosing to repay interest while attending school results in savings to the student. A 6-month grace period begins when the student drops below half-time enrollment, followed by loan repayment. Additional information is available [here](#).

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

Available to degree-seeking graduate students enrolled at least half-time who have exhausted their annual Direct Unsubsidized Loan eligibility. The interest rate for loans disbursed after July 1, 2016 and before July 1, 2017 is 6.31%. Graduate PLUS loans first disbursed after October 1, 2016 and before October 1, 2017 have a federal loan origination fee of 4.276% which is deducted from the loan at the time of disbursement. The student must pass a credit check conducted by the U.S. Department of Education. Please see the "PLUS Loan Credit Counseling" section on the next page for additional requirements. There are no annual or aggregate limits for a Graduate PLUS loan, but the loan amount cannot exceed the remaining COA after subtracting other resources and Unsubsidized Loan funds. Students will need to complete a separate Master Promissory Note for the Graduate PLUS, which can be done [here](#). Interest will begin accruing while the student is still in school, and the loan will be placed into **deferment** while the student is enrolled at least half-time and for six months following the date when the student drops below half-time status. Interested students should begin the application process [here](#). Additional information is available on our [webpage](#).

## Parent 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 loans disbursed after July 1, 2016 and before July 1, 2017 is 6.31%. Parent PLUS loans first disbursed after October 1, 2016 and before October 1, 2017 have a federal loan origination fee of 4.276% which is deducted from the loan at the time of disbursement. Either biological or adoptive parents may borrow on behalf of a student; step-parents may only borrow if their information was provided on the FAFSA. The parent borrower must pass a credit check conducted by the U.S. Department of Education. Please see the "PLUS Loan Credit Counseling" section on the next page for additional requirements. The parent may borrow up to the student's remaining COA after financial aid and other resources have been subtracted. Interested parents should begin the application process [here](#). Additional information is available on our [webpage](#).

## Other Loan Requirements

### Direct Loan Entrance Counseling

First time student loan borrowers are required to complete [entrance counseling](#) for federal Direct 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 Direct Loans prior to the disbursement of their funds. This MPN is valid for ten years; a student who is pursuing a loan after the expiration will be required to complete a new one. 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. This MPN is valid for all Direct Loans at the undergraduate and graduate level at UI. Once you accept loan(s) on Vandal Web and complete the MPN, your funds will disburse at the beginning of the term as long as you are enrolled at least half time

### PLUS Loan Credit Counseling

PLUS borrowers who are initially turned down for the PLUS loan and later successfully appeal their credit, are eligible because of extenuating circumstances, or who attain an endorser are required to complete credit counseling for federal Direct Loans prior to the disbursement of their funds. We recommend you complete credit counseling once you are notified of the new credit decision. 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 the first semester covered by the loan.

**Note:** Credit counseling is required **each year** a borrower meets the above criteria.

### Master Promissory Note for the Direct PLUS Loan

The approved parent (for the Parent PLUS) and the student (for the Graduate PLUS) will need to sign a Master Promissory Note (MPN) in order to receive funds from the **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 a co-signer is required. Students or Parent PLUS borrowers can complete the MPN [electronically](#) using their FSA ID. You will not receive money from any loan until acknowledgment of the appropriate Master Promissory Note has been received by Student Financial Aid Services.

### Direct Loan Servicers

All students who receive federal Direct Loans will have an assigned loan servicer. These servicers track all loan changes and process repayment for your loans. To find your federal loan servicer, log in to the National Student Loan Data Service ([NSLDS](#)) using your FSA ID. 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 FSA ID. 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. Please visit this [site](#) for a complete listing of the federal loan servicers.

# Scholarships

## Scholarships at the University of Idaho

Future students will receive priority consideration for merit-based scholarships by submitting a complete [application for admission](#) by February 15<sup>th</sup>. Continuing students are **automatically considered** for merit-based scholarships for the upcoming academic year based on previous spring term enrollment - a minimum of 9 UI credits as an undergraduate, 6 UI credits as a graduate, or 10 UI credits as a law student. Students who do not meet this credit load but plan to enroll full-time in fall should call 208-885-6312 or email us at [finaid@uidaho.edu](mailto:finaid@uidaho.edu) for consideration.

Students who wish to be considered for **need-based** scholarships and federal financial aid must complete a [FAFSA](#) annually. These scholarship funds are limited and students should submit their FAFSA by our February 15<sup>th</sup> 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. UI scholarships are awarded with the expectation that the recipients will enroll as full-time students in a recognized UI degree program. Most scholarships require the recipient to be a full-time degree-seeking student.

Scholarship recipients are required to meet certain enrollment requirements before scholarship awards are disbursed. By accepting or receiving funds, the student certifies funds will be used for educational purposes. In accordance with university policy, scholarship awards and other gift aid cannot exceed the cost of attendance. See the section "UI Scholarships as Related to Cost of Attendance" on page 11 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 those who enroll for at least 12 credits as undergraduate students, 9 credits as graduate students, and 10 credits as law students;
- Enroll in a minimum of 6 UI credits for the term; and
- Enroll in a degree program offered through the university's off-campus center.

Consortium agreements are available to temporarily allow UI degree-seeking students with special circumstances to continue receiving UI financial aid and scholarships while attending another University. Scholarship recipients who submit a consortium agreement will be asked to explain their reasons for attending another school and to 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 the Cost of Attendance

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 cannot be greater than the cost of attendance. Students receiving federal funds will have funds reduced in the federally mandated order. Scholarship funds awarded above the cost of attendance will be cancelled and re-awarded to other deserving students.

## Changes to Your Awards

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

- a. You make a correction to your FAFSA which changes your 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 and this effects your dependency status;
- 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 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. See “Other resources” on page 5; and
- i. Your income (or your family income) has changed since reporting 2015 information on your FAFSA. Examples include a permanent change of income or benefits; a significant medical/dental expense that is not covered by insurance; and a disability or natural disaster that prevented you or a parent from earning your usual income.

If your financial aid awards are revised, you will receive an email from our office directing you to Vandal Web to view the changes. Messages will be included on your [notifications](#) on your Vandal Web. **Please keep all Award Notifications so you can compare them.** Click on “**Check Your Financial Aid**” and log in. Select “**Financial Aid & Scholarships**”, then “**Review/Accept/Decline Award**” and the current award year 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.

## Verification

During verification, your financial aid counselor will ask you to supply copies of documentation, such as income tax returns, W-2 statements and 1099 forms to verify data that was submitted on the [FAFSA](#). 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, the college is prohibited from disbursing federal student aid to the student.

Verification is intended to improve the accuracy of the information submitted on the FAFSA; it is not intended to function like a forensic tax audit. However, we are not allowed to process requests for professional judgment or disburse federal student aid until the verification process is complete. Please submit all requested documents 30 days prior to the end of the semester for which you are requesting federal aid. If we cannot complete verification, you will not receive any federal aid for the award year.

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 adjusted gross income, taxes paid, wages, several untaxed income items (untaxed IRA distributions, untaxed pensions, education credits, IRA deductions, tax exempt interest, and earnings from work study or scholarships included in wages), household size, number in college,

other sources of support, identity, and high school diploma. 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, among other criteria.

If an applicant uses the [IRS Data Retrieval Tool](#) to transfer federal income tax return data to the FAFSA and doesn't modify the transferred data, 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. We strongly encourage you, and your parents if applicable, to use the IRS Data Retrieval Tool.

## 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 prior to the first day of classes to avoid being billed and receiving a grade.

## Funds Availability

Your bill will include only aid for which you have completed all requirements. For example, Pell will show once it is accepted and you are registered, while loans only show as available funds once the application process, MPN, and any required counseling are completed. This will serve as a reminder to families to complete required documents, rather than surprising students at the beginning of the semester.

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 at the close of business on the census date (10<sup>th</sup> day of classes) of each term in order to retain all awarded aid. Students should be enrolled full-time before the first day of classes.

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 all or part of it, please notify Student Financial Aid Services within 120 days of the disbursement. If the loan is cancelled after you have received excess funds from your student account, you are responsible for repaying the funds you received. Please call with any questions about canceling your loan.

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

## Disbursement of Financial Aid

Disbursement of your financial aid is the final step of the application process. All financial aid is disbursed to your UI Student Account and is applied first toward University charges. These can include tuition, fees, residence hall and Vandal meal plan charges, and SHIP charges.

Student Accounts/Cashiers Office will send one paper billing statement to **NEW** students their first semester. After that students will receive an e-mail to their Vandal Mail informing them how to access billing statements on the web. Account statements are produced prior to the start of each semester; 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](#) (click "Student Account Information" and then "Student Accounts Center").

Questions regarding your bill should be discussed with Student Accounts/Cashiers Office at 208-885-7447 or toll-free at 1-888-8UIDAHO (1-888-884-3246).

## Receiving Your Residual Funds

If your total financial aid exceeds the dollar amount of University charges on your student account, you will receive the excess funds either in the form of direct deposit to your personal bank account (highly recommended) or a refund check. **The Student Accounts Office processes all refunds.** Students can sign up for Direct Deposit through a [simple process](#) 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 each semester. This process continues on a weekly schedule throughout the semester to accommodate changes in financial aid awards. For the 2016-17 academic year, the fall semester begins on Monday, August 22, 2016 and the spring semester begins Wednesday, January 11, 2017.

Direct deposit is highly recommended if you are attending the Boise Center, the Twin Falls or Coeur d'Alene campuses, or are student teaching in outlying areas. 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 disbursed financial aid evaluated against this locked credit load.** If you add or drop 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 5:00 p.m. on census day. Wait-listed courses DO NOT count toward enrolled hours.

This is particularly important for Pell Grant recipients, as they could lose Pell Grant funds. Students enrolled half-time or less-than half-time will have their COA budget adjusted, which may result in the loss of loans and/or other financial aid. 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; ***Pell Grant funds CANNOT be reinstated even if an appeal is granted.***

Letters of appeal should be directed to Student Financial Aid Services explaining why you were not enrolled in sufficient credits at the close of business on census day.

# Students' Rights and Responsibilities

## 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 the Office of Student Financial Aid Services.

## Release of Information

Information regarding financial aid cannot be released to anyone without written permission from the student. 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 previously submitted Consent to Release Student Information forms. A Consent to Release Student Information form is available in this guide on page 18 or you can download the [form](#).

## In-School Loan Deferments

If you have outstanding Perkins, Stafford, or William D. Ford Federal Direct Loan funds, an in-school deferment may be available. Parent PLUS borrowers may request deferment during the loan application process. Loan deferments require an official enrollment verification certificate, which can be found [online](#) after the start of the semester. Students 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 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(s)**”. Please ensure your personal email address remains current by selecting “**Update E-mail Address(es)**”.

## 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: a satisfactory UI Grade Point Average (GPA), completing 67% of cumulative attempted courses (called pace), and graduating before you reach 150% of 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.

## Pell Grant and Class Participation

If you are a Pell Grant recipient, your award is based on the number of credits you enrolled for and 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 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.

## Withdrawals

If you withdraw from all classes during a semester, the financial aid awarded to you may be reduced and a repayment of financial aid may be due. 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”. Unofficial withdrawal can result in a significant balance owed to the University, and you will enter loan repayment. **If you withdraw during the fall semester, please inform Student Financial Aid Services of your enrollment plans for the spring semester.** Attempting but not earning credit during a semester may cause you to fail the criteria for Satisfactory Academic Progress, and you will be placed on financial aid suspension.

## Loan Exit Counseling

Once a student drops below half-time status they will be notified of required Exit Counseling to meet federal loan regulations. We send notifications of this requirement to our upcoming graduates at the beginning of every semester. Students are encouraged to complete on-line [Exit Counseling](#) for their Direct Loans. If you received a Perkins loan, please contact Gayle Bryngelson in Student Accounts ([gayleb@uidaho.edu](mailto:gayleb@uidaho.edu)) and she will email you the instructions to fulfill your Perkins Exit Counseling requirement. You must complete the Perkins exit to register or receive your transcript and diploma.

## Loan Repayment

Remember, federal student loans are real loans; 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 your school closed). Once your federal loan servicer is notified you are no longer attending at least half-time, they will begin sending correspondence about a payment plan and the date your first payment is due. You are responsible for staying in touch with your servicer and making your payments even if you do not receive a bill.

To find your federal loan servicer, log in to the National Student Loan Data Service ([NSLDS](#)). Click on: “**Financial Aid Review,**” click “**Accept**” at the prompt, then enter the username and password of your FSA ID. Once your loan history appears, 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. Please visit this [site](#) for a complete listing of the federal loan servicers.

NEVER ignore delinquency or default notices from your loan servicer. If you don’t make monthly loan payments you will become **delinquent** on your student loan and risk going into default. If you default the outstanding loan amount (plus fees and penalties) is due immediately; your wages could be garnished, your federal income tax refunds could be withheld, and your credit report will reflect this defaulted federal debt for seven years. Contact your servicer immediately if you are having trouble making payments or are unable to pay on time.

The amount you pay and the length of time it takes 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, public sector employment, or total and permanent disability, your obligation to repay your **federal** student loan may be [forgiven](#).

For additional information and helpful links, please visit this [site](#).

## 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. Because a dependent student is assumed to have parental support, the parents' information is assessed in order to get a complete 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 complete a FAFSA and include our school code (001626), we will not be aware that you are interested in receiving federal financial aid. To receive priority consideration for all funds, the federal processor must receive your FAFSA by February 15<sup>th</sup> 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 you plan to attend, and you must complete a supplemental summer financial aid application. The online Summer Aid Application will be available on our [webpage](#) and paper applications will be available in our office by the end of March. Your eligibility will be based on the number of summer credits you enroll for and the amount of your remaining eligibility in the financial aid programs.

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

Awards cannot be 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 you contact the financial aid office of the school you plan to attend 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 won'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 amount reported on the FAFSA.

### **"If I decide not to attend the University of Idaho after I receive 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](mailto:finaid@uidaho.edu). If you are registered for classes, complete the Request Cancellation of Classes form [online](#).

# 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. Your referral sheet 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. The referral gives detailed information about the job 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 orientation sessions.

### **YOU MUST SELECT A JOB ON VANDAL WEB 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 can only be held for a limited time; please make your selection before the beginning 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 THE FIRST DAY OF CLASS**

### **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 an I-9 form and receive a Work Authorization Card 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 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 your expected family contribution.

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

To pick up your referral sheet and 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 Bruce M. Pitman Center. All orientations are held in the **Borah Theater**, upstairs in the Bruce M. Pitman Center.

Thursday	August 18, 2016	1:00PM OR 3:30PM
Friday	August 19, 2016	1:00PM OR 3:30PM
Monday	August 22, 2016	1:00PM OR 3:30PM
Tuesday	August 23, 2016	1:00PM OR 3:30PM



## Contact Directory

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

Web Address..... [www.uidaho.edu/admissions](http://www.uidaho.edu/admissions)

Email.....admissions@uidaho.edu

Questions about: Residency, Admission Status

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

Web Address.....[www.uidaho.edu/gradadmissions](http://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/](http://www.uidaho.edu/futurestudents/)

Email.....futurestudents@uidaho.edu

Questions about: Campus visits and general information

**Registrar**.....885-6731

Web Address.....[www.uidaho.edu/registrar/](http://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](http://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](http://www.uidaho.edu/housing)

Email.....housing@uidaho.edu

Questions about: On-Campus Housing in Residence Hall