

2019-2020



Financial Aid Award Guide



University of Idaho

Table of Contents

A Letter from the Director	3
Establishing your Vandal Web Accounts	4
Financial Aid on the Web	4
Understanding Your Award Notification	5
Financial Aid Notice of Awards	6
Financial Aid Programs	6
Federal Pell Grant	6
Federal Supplemental Education Opportunity Grant (SEOG)	6
Work Study: Federal (College) and/or Idaho	6
Part-time jobs other than Work Study	6
Ben O. Braham Loan	7
Direct Loan	7
Annual Direct Student Loan Limits (Table 1)	7
Federal Direct Subsidized Loan	7
Subsidized Usage Limit Applies (SULA) Limitations	8
Federal Direct Unsubsidized Loan	8
Federal Direct Graduate PLUS Loan	8
Federal Direct Parent PLUS Loan	8
Other Loan Requirements	9
Direct Loan Entrance Counseling	9
Master Promissory Notes for Federal Direct Loans	9
PLUS Loan Credit Counseling	9
Master Promissory Note for the Direct PLUS Loan	9
Direct Loan Servicers	9
Scholarships	10
Scholarships at the University of Idaho	10
U of I Scholarships and the Cost of Attendance	10
Changes to Your Awards	11
Verification	11, 12
Enrollment and Billing	12
Funds Availability	12
Disbursement of Financial Aid	13
Receiving Your Residual Funds	13
Census Date	13
Students' Rights and Responsibilities	14
Right to Appeal	14
Release of Information	14
In-School Deferments	14
Address Changes	14
Satisfactory Academic Progress-Financial Aid Suspension	14
Pell Grant and Class Participation	15
Withdrawals	15
Loan Exit Counseling	15
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

875 Perimeter Dr. MS 4291
Moscow, ID 83844-4291
PHONE: 208-885-6312
FAX: 208-885-5592
EMAIL: 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. Department of Education, state financial aid programs, and scholarship donors to assist you in achieving your educational objectives. We have offered you the best possible financing options allowed by awarding guidelines for financial aid programs.

Comparing and selecting your financing options is an important step in going to college. We encourage you to use our online [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 access to a financial aid counselor for assistance 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 Aid**”. Once you login, select “**Financial Aid & Scholarships**”, select “**Review/Accept/Decline Award**”, and choose the “**2019-2020**” aid year from the drop down menu to view all the details of your award.

If you have questions after reviewing your financial aid award and the information provided in this guide, please come by our office, call us at 1-888-8UIDAHO or 208-885-6312, or email us at 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 U of I Vandal Mail e-mail account. We strongly encourage students to check their U of I e-mail accounts frequently, as most correspondence is electronic and will **only** be sent to the Vandal Mail account.

Establishing your Vandal Web Accounts

As a student, you are provided with a University of Idaho account login, called your "NetID." You will 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 or by phone at (208) 885-HELP (4357).

FINANCIAL AID ON THE WEB

<http://www.uidaho.edu/financial-aid>

Once you complete the Vandal Setup process, you can view, accept or decline your financial aid awards online.

Simply enter the URL shown above, hover over the I WANT TO menu on the right, click on "**Check Aid**" and enter your Net ID and Password. **Use the Student Financial Aid Services website to:**

- *Apply for aid through our [Apply for Aid](#) link.
- *Use the [Check Aid](#) option to login to your Vandal Web. Once logged in select "**Financial Aid & Scholarships**", "**Review/Accept/Decline Award**", choose the appropriate award year and once again choose "**Review/Accept/Decline Award**".
- *Use the convenient link [Contact Our Team](#) to obtain telephone, e-mail and additional staff information.
- *Keep current on important news under the **Highlighted Events** heading.
- *Read more about our different [Types of Aid](#).
- *Download financial aid [Forms](#).
- *Explore a variety of other tools under the "**QUICK LINKS**" menu.

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

- *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

Your 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 offer students the maximum amounts available at the time their awards were processed. The key factors in determining your award are:

Expected Cost of Attendance at U of I:

The COA is an *average* of what it costs to live and attend school in the Moscow area. A COA includes five elements: tuition and fees, housing and meals, 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 also be reviewed and adjusted following census date for students with a half-time or less-than half-time enrollment status; this could result in some of your awards being reduced. We may 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 financial strength and is calculated according to a federal formula. 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. This number is used to determine your federal student aid eligibility and financial aid award.

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

Other resources:

Outside resources that help defray educational expenses will be considered when determining eligibility for federal aid. Common resources are outside scholarships, ROTC, AmeriCorp proceeds, tuition and/or fee waivers, athletic grants, Vocational Rehab, and Assistantship programs. These resources may impact your eligibility for other financial aid and lead to award adjustments. If you receive any outside assistance, ***it is your responsibility to notify Student Financial Aid Services***. Failure to notify our office of these resources could result in a reduction of aid after your residual check has been released to you. Review the resources listed on your Award Letter to ensure the accuracy of these amounts. Please see the "Changes to Your Awards" section of this Guide (on pages 11-12).

Maximum need-based eligibility:

To obtain the "maximum need-based eligibility" for financial aid, your EFC and other resources are subtracted from the expected COA. We attempt to fund total eligibility from various aid programs. In some cases, we are not able to accomplish this due to limited federal funds or other restrictions. Financial aid cannot exceed your cost of attendance; certain aid programs may replace the EFC, such as Federal Direct Parent 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 eligibility for different types of awards. First-year and transfer student award notification will begin by January 1 when the Student Financial Aid Services office sends an initial paper award letter. Once notified, you can review your award (s) [online](#). Hover over the I WANT TO menu on the right, click on “**Check Aid**” and enter your Net ID and Password. Once logged in select “**Financial Aid & Scholarships**”, “**Review/Accept/Decline Award**”, choose the appropriate award year and once again choose “**Review/Accept/Decline Award**” (*Due to limited funds, declined aid other than Federal Pell Grant or Direct Loan funds may not be available later*). You have the option of accepting only a portion of the offered Federal Direct Loan(s); any accepted amount will be evenly distributed between the fall and spring semesters

Financial Aid Programs

There are four basic types of 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 directly to you based on the hours per pay period you work, and loans are funds that must be repaid with interest after you leave the University.

Federal Pell Grant

This grant is available to qualifying undergraduate students pursuing their first degree who demonstrate significant financial need as determined by EFC. The amount of your Pell Grant award depends on EFC, COA, enrollment status on the census date, and the cumulative amount you have previously received in Pell Grant funding.

Federal Supplemental Education Opportunity Grant (SEOG)

This grant is available to qualifying undergraduate students pursuing their first degree who demonstrate significant financial need as determined by EFC. Funds are extremely limited; for consideration students must submit their FAFSA by our December 1st 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 extremely limited; for consideration students must submit their FAFSA by our December 1st priority date. If Work Study funds are offered to you, "College Work Study" or "Idaho Work Study" will be listed on your award letter. If you “accept” your Work Study award, you will be prompted to select a position; you will not be able to start work without a Referral Form, which is generated after you choose a position. Awarded students should go to the [Work-Study Job Directory](#) to select a job. If for any reason you are unable to select a position online, please call our office for assistance - 208-885-6312. 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. New Work Study students should 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 Student Financial Aid Services) can help find jobs on and off campus. Information and job postings are located [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 \$1,000 - \$2,000. 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 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 annual loan limit in the Direct Unsubsidized loan. Students should accept the Direct Subsidized Loan prior to accepting Direct Unsubsidized Loans.

Your award letter will provide additional information about your 2019-2020 loans. You may not borrow beyond the annual loan limit, which is based upon cumulative earned credits (see Table 1 below). To request a change to your accepted loan amount or if your grade level has increased, send an email from your @vandals.uidaho.edu email address to finaid@uidaho.edu.

Table 1. Annual Direct Student Loan Limits			
Annual Loan Limits	Credits	Dependent Students* Total Subsidized / Unsubsidized Loan Eligibility	Independent Students Total Subsidized / Unsubsidized Loan Eligibility
Undergraduates: 1 st Year	(0-25 cr)	\$3,500/\$2,000	\$3,500/\$6,000
2 nd Year	(26-57 cr)	\$4,500/\$2,000	\$4,500/\$6,000
3 rd Year and beyond	(58+ cr)	\$5,500/\$2,000	\$5,500/\$7,000
Graduate or Law	\$0/\$20,500 (Unsubsidized only)		

*Limits are lower since parents have an option to borrow the Direct PLUS Loan 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)

Federal Direct Subsidized Loan

Undergraduate students with financial need who are enrolled at least half-time are eligible to receive a Direct Subsidized loan. The interest rate for loans disbursed after July 1, 2019 and before July 1, 2020 is 4.529%. Subsidized loans first disbursed after October 1, 2018 and before October 1, 2019 have a loan origination fee of 1.062%; those first disbursed after October 1, 2019 and before October 1, 2020 have a loan origination fee of 1.059%. These fees are deducted from the loan at the time of disbursement. A 6-month grace period begins when the student drops below half-time enrollment, and loan repayment begins at the expiration of the 6 months. No interest accrues while the borrower is enrolled at least half-time, during the grace period, or during a deferment. Additional information is available [here](#).

Subsidized Usage Limit Applies (SULA) Limitations

First-time borrowers are subject to a maximum limit on the time period during which they can receive Direct Subsidized Loans. If this applies to you, you may not receive Direct Subsidized Loans for more than 150% of the length of your program. The published length of your current program can be found in UI's catalog.

Federal Direct Unsubsidized Loan

Undergraduate and graduate students who are enrolled at least half-time are eligible to receive a Direct Unsubsidized loan. The interest rate for loans disbursed after July 1, 2019 and before July 1, 2020 is 4.529% for undergraduate students and 6.079% for graduate students. Unsubsidized loans first disbursed after October 1, 2018 and before October 1, 2019 have a loan origination fee of 1.062%; those first disbursed after October 1, 2019 and before October 1, 2020 have a loan origination fee of 1.059%. These fees are deducted from the loan at the time of disbursement. A 6-month grace period begins when the student drops below half-time enrollment, and loan repayment begins at the expiration of the 6 months. Interest begins accruing while the student is in school; choosing to repay interest while attending school results in savings to the student. Additional information is available [here](#).

Federal Direct Graduate PLUS

Available to degree-seeking graduate students who are enrolled at least half-time who have exhausted their annual Direct Unsubsidized Loan eligibility. The interest rate for loans disbursed after July 1, 2019 and before July 1, 2020 is 7.079%. Graduate PLUS loans first disbursed after October 1, 2018 and before October 1, 2019 have a loan origination fee of 4.248%; those first disbursed after October 1, 2019 and before October 1, 2020 have a loan origination fee of 4.236%. These fees are deducted from the loan at the time of disbursement. The student must pass an annual 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 COA remaining after subtracting resources and Unsubsidized Loan funds. Interested students should begin the application process [here](#). If the student has not already completed a Master Promissory Note for the Graduate PLUS, that can be done [here](#). The loan will be placed into **deferral** while the student is enrolled at least half-time and for six months following a drop below half-time status. Interest begins accruing while the student is in school. Additional information is available on our [webpage](#).

Federal Direct Parent PLUS Loan

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, 2019 and before July 1, 2020 is 7.079%. Parent PLUS loans first disbursed after October 1, 2018 and before October 1, 2019 have a loan origination fee of 4.248%; those first disbursed after October 1, 2019 and before October 1, 2020 have a loan origination fee of 4.236%. These fees are 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 an annual 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](#). If the parent has not already completed a Master Promissory Note for the Parent PLUS, that can be done [here](#). Interest begins accruing while the student is in school. Additional information is available on our [webpage](#).

Other Loan Requirements

Direct Loan Entrance Counseling

First time Direct Loan borrowers are required to complete [entrance counseling](#) prior to the disbursement of their funds. We recommend you complete entrance counseling at the time 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 Federal Direct Subsidized and Unsubsidized Loans

First time Direct Loan borrowers are required to complete a [Master Promissory Note](#) (MPN) prior to the disbursement of their funds. This MPN is valid for ten years; a student who pursues a loan after the expiration date will be required to complete a new one. We recommend you complete the MPN at the time 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 U of I. If you accept loan(s) on Vandal Web, complete the MPN and loan entrance counseling, and are enrolled at least half time, your funds will disburse to your UI account at the beginning of the term.

PLUS Credit Counseling

PLUS borrowers who are initially turned down for the PLUS loan and successfully appeal their credit, are eligible because of extenuating circumstances, or attain an endorser, are required to complete PLUS credit counseling prior to the disbursement of their funds. We recommend you complete credit counseling once you are notified of the 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: PLUS Credit Counseling is required **each year** a borrower meets the above criteria.

Master Promissory Note for the Direct PLUS Loan

The approved borrower will need to sign a Master Promissory Note (MPN) in order to receive funds from the **first** Federal Direct PLUS Loan at the University of Idaho. This MPN is valid for ten years unless a co-signer is required; a borrower who pursues a loan after the expiration will be required to complete a new one. Graduate or Parent PLUS borrowers will complete the MPN [electronically](#) using their FSA ID. 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 student's first semester. If the loan is accepted on Vandal Web, the MPN and credit counseling (if required) are complete, and the student is enrolled at least half time, funds will disburse at the beginning of the term.

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 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 who submit a complete [application for admission](#) by December 1st receive priority consideration for merit-based scholarships. Continuing students are **automatically considered** for merit-based scholarships for the upcoming academic year based on spring term enrollment in a minimum of 9 U of I credits as an undergraduate, 6 U of I credits as a graduate, or 10 U of I 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 finaid@uidaho.edu for consideration.

All students who wish to be considered for **need-based** scholarships and federal financial aid must complete a [FAFSA](#) annually. Need-based scholarship funds are limited and students should submit their FAFSA by our December 1st 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 an awarded scholarship. U of I scholarships are awarded with the expectation the recipient will be a full-time degree-seeking undergraduate 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 "U of I Scholarships and the Cost of Attendance" below for details.

Consortium agreements temporarily allow U of I degree-seeking students with special circumstances to continue receiving U of I 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 may be 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.

U of I Scholarships and the Cost of Attendance

University of Idaho scholarship funds will not be awarded over the established cost of attendance; the combination of U of I scholarships, financial aid, and other resources cannot be greater than the COA. Students who are receiving federal funds will have funds reduced in the federally mandated order in an effort to fund the student in the most advantageous manner. Scholarship funds awarded above the COA 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;
- c. Your residency status changes;
- d. Your marital status has changed and changes 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 anticipated credit load (i.e., full-time to part-time);
- g. You receive a Financial Aid Suspension or academic disqualification that is not waived; or
- h. You receive or lose a resource. See “Other resources” on page 5.

If your family income has changed since 2017, please submit either form A3 (parent appeal) or A4 (student appeal) and any requested documentation. Examples of income changes include but are not limited to: a permanent change of income or benefits; a significant medical/dental expense 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.** From our home page hover over the I WANT TO menu on the right, click on “**Check Aid**” and enter your Net ID and Password. Once logged in select “**Financial Aid & Scholarships**”, “**Review/Accept/Decline Award**”, choose the appropriate award year and once again choose “**Review/Accept/Decline Award**”. In some 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

The University of Idaho has established December 1st as the “priority date” for both FAFSA submission and application for Admission. All students who meet this priority date will be considered for campus based aid such as Work Study and the Federal Supplemental Educational Opportunity Grant (SEOG), even if verification is not completed by that date.

During verification, Student Financial Aid Services will ask you to supply copies of documentation (e.g. signed federal income tax returns, non-tax filer statements, or W-2 statements, etc.) to ensure the accuracy of income data submitted on the [FAFSA](#). Financial aid administrators are required to ask for any documentation deemed necessary to complete this process. If a family refuses to supply documentation, we are prohibited from disbursing federal student aid to the student.

Verification is not intended to be a forensic tax audit. However, we cannot process requests for professional judgment or disburse federal student aid until the verification process is complete. We encourage students to submit required documentation as soon as possible upon notification. Students submitting all requirements by June 1st can expect to have verification completed prior to the start of the fall semester.

The set of data elements potentially subject to verification may change from one year to the next. Data elements currently subject to verification include adjusted gross income, taxes paid, several untaxed income items (untaxed IRA distributions, untaxed pensions, education credits, IRA deductions, and tax exempt interest), household size, number in college, identity, and high school completion.

If an applicant used the [IRS Data Retrieval Tool](#) to transfer federal income tax return data to the FAFSA, transferred data elements do not generally require additional verification. Accordingly, applicants who use the IRS Data Retrieval Tool are less likely to be selected for verification. U of I requests documents based on student dependency and tax filing status.

Student Financial Aid Services has established the following timeframes to submit verification documents:

1. Federal Grants

For Pell Grants and SEOG, the deadline to submit documents is the September 1st after the end of the academic year OR 120 days after the student's last date of enrollment, whichever is earlier.

2. All other aid

For Direct Student Loan eligibility (Subsidized, Unsubsidized, Parent and Graduate PLUS loan) and other U of I loan funds (BOB, Vandal Loan), a student must submit all required verification documents 30 days prior to the conclusion of the semester for which they want to receive funds.

Students who do not meet the timeframes outlined above are ineligible for federal financial aid for the semester. If a student is selected for verification after all disbursements have been made and the student is no longer enrolled at the University of Idaho, no documentation will be required.

Once all documents are submitted to our office and have been determined to complete the request (i.e. all signatures, no conflicting information, etc.), we will review within 1-2 weeks during normal processing periods. During peak activity times (historically the months of July, August, and January), processing time may be extended.

Students are notified via Vandal Web and Vandal Mail of initial or updated awards. Notifications are sent weekly; however students can check the current status of documents and awards through Vandal Web at any time.

Enrollment and Billing

By registering for classes you are creating a financial obligation to the University of Idaho. If you register and decide not to attend, you **must** drop all courses to avoid being billed and receiving a grade. The University does not drop students from courses for non-payment.

Funds Availability

Your billing statement includes only aid for which all requirements have been completed. For example, Pell will show once you are registered, while loans show once the application process, MPN, and any required counseling are completed. This serves as a reminder to complete required documents prior to the beginning of the semester.

Your financial aid funds cannot be disbursed until all required documents have been submitted to Student Financial Aid Services. Students who plan to attend full-time should be enrolled in full-time credits before the first day of classes. If any financial aid award is based on full-time enrollment (Pell, SEOG, and scholarships), you **must** have at least full-time credits at the close of business on the census date (10th day of classes) of each term to retain all awarded aid.

Acceptance of the "gross amount" of the loan on your Award Letter will result in "gross amount" minus the origination fee appearing on your student account. If you initially accept your loan and later decide you do not want the entire amount, please notify Student Financial Aid Services within 120 days of the disbursement. Email finaid@uidaho.edu with any questions about canceling your loan. If the loan is cancelled after you have received excess funds from your student account, you are responsible for repaying the funds you received.

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 U of I Student Account and is applied first toward University charges. These can include tuition & fees, housing & meals (if you live in a residence hall or purchased a Vandal meal plan), and SHIP charges.

Student Accounts/Cashiers Office will send one paper billing statement to **NEW** students their first semester. In subsequent semesters, students receive an e-mail to their Vandal Mail informing them how to access billing statements on the web. Fees are assessed 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

The Student Accounts Office processes all excess funds. If total financial aid funds exceed the dollar amount of University charges on your student account, excess funds will be given to you. This process will be expedited by enrolling in direct deposit. If you do not attend the Moscow campus or are student teaching in outlying areas, consider enrolling in direct deposit. Students can sign up through a [simple process](#) by clicking on "**Direct Deposit Sign Up**" on the left hand side of the page and entering the necessary information. If you need a check mailed to you, please contact the Student Accounts Office at 208-885-7447 to make arrangements.

Students who opt for direct deposit may be able to access funds the Friday prior to the first day of class each semester. Those who do not sign up for Direct Deposit will receive physical refund checks, available 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 2019-2020 academic year, the fall semester begins on Monday, August 26, 2019 and the spring semester begins Wednesday, January 15, 2020.

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, 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 if not enrolled full-time. 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 loan or scholarship awards reinstated; ***Pell Grant funds CANNOT be reinstated even if an appeal is granted.***

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

Students' Rights and Responsibilities

Right to Appeal

You have the right to appeal any decision or change to your financial aid. Please submit signed appeals to 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 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. 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 physical addresses for you. 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)**”.

Note: Student Financial Aid Services uses the Vandal Mail e-mail system to notify students of awards and other pertinent information throughout the year.

Satisfactory Academic Progress - Financial Aid Suspension

Students receiving financial aid are expected to make Satisfactory Academic Progress (SAP) toward a degree. SAP involves three basic criteria: U of I Grade Point Average (GPA), completing 67% of cumulative attempted courses (PACE), and graduating before exceeding 150% of required coursework (MAX). For complete details on Satisfactory Academic Progress, visit our information page [here](#).

Should you need to submit a [Petition for Financial Reinstatement](#) form, complete sections A through D and send it to your college of study. They will complete section E and send to Student Financial Aid Services for processing.

Pell Grant and Class Participation

If you are a Pell Grant recipient, your award is based on your enrollment status at 5 p.m. on the census date; to maintain your full award 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. If the faculty member indicates you did not participate in a class activity, your Pell Grant will be reduced and your student account will be charged for the amount of the reduction. You are encouraged to have the faculty member e-mail Student Financial Aid Services with this information.

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 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 triggers your loan grace period. **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 PACE criteria for Satisfactory Academic Progress, and be placed on financial aid suspension.

Loan Exit Counseling

Once a student drops below half-time status, they are notified about federally required Exit Counseling. 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 the Student Loans office at studentloans@uidaho.edu. They will email you the instructions to fulfill the Perkins Exit Counseling requirement. You must complete the Perkins exit to register or receive your transcript and diploma.

Loan Repayment

Remember, federal student loans must be repaid even in difficult financial circumstances. 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. Once your federal loan servicer is notified you are no longer attending at least half-time, they send correspondence about selecting a payment plan and notify you of 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 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 notices from your loan servicer. Contact your servicer immediately if you are unable to pay on time or are experiencing difficulty making the full payment. 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 entire outstanding loan amount (plus fees and penalties) is due immediately. To recover this debt, the federal government will withhold your federal income tax refunds and can garnish your wages. Defaulted federal debt will negatively impact your credit score for at least seven years.

Your monthly payments 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 when 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 idea it is primarily your family's responsibility to pay for your education. Because a dependent student is assumed to have parental support, parental information is evaluated for 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 a consistent way of looking at everyone.

"I applied for and received federal financial aid when I was a freshman, 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 new or renewal FAFSA annually and include our school code (001626), we are not able to offer you federal financial aid. To receive priority consideration for all federal funds, the federal processor must receive your FAFSA by December 1st of each year.

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

Summer financial aid loan funds are limited and typically consist of remaining annual loan eligibility, or Parent PLUS funds for dependent undergraduate students. Pell eligible students will receive additional Pell funds for the summer session if they enroll in at least 6 credits. You must have a processed FAFSA on file for the academic year prior to the summer you plan to attend (i.e. complete the 2018-2019 FAFSA for summer 2019). Pell funds are automatically awarded; if you want to be considered for loans you must complete a Summer Aid Application through Vandal Web, available shortly after Spring Break.

"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, you must add their school code to the FAFSA. Your 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 we can cancel your aid at the University of Idaho.

"I have questions about my child's/spouse'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 can submit an [appeal](#) (A3 or A4 depending on whose income changed) and signed letter to Student Financial Aid Services explaining your current financial situation. We will ask for documentation supporting 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?"

If you will not attend, please let us know as soon as possible. If you are not registered for 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 to ensure you are not charged tuition and fees.

WORK STUDY GENERAL INFORMATION

APPLICABLE 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 we receive your job preference, that job will be reserved for you and a referral sheet will be printed. The referral sheet provides the name and address of your supervisor along with other important information about the Work Study program.

New students can pick up referral sheets at the Work Study Orientation; continuing students can pick up referral sheets in the Student Financial Aid Services Office beginning the first day of classes. We recommend first time Work Study students attend one of the fall orientation sessions. A recording of a session will be posted on the Work Study page by the end of the first week of classes.

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

If a supervisor requested you return to a previously held Work Study job, you will need to indicate you want to return to that job when you log into the Work Study Job Directory. We will not be able to print a referral sheet until you accept the departmental request. Reserved positions will only be held for a limited time; please make your selection before the middle of July. If you experience any problems, contact Student Financial Aid Services for assistance.

YOU MAY NOT START WORK PRIOR TO AUGUST 26, 2019

BRING ACCEPTABLE ID

Human Resources is required to verify your identity and work eligibility with one or more of the documents listed on page 4 of the [I-9 Form](#). You must complete an I-9 form and receive a Work Authorization Card prior to starting work. If you received a UI Work Authorization Card within the past three years you do not need to renew it. Contact Human Resources at (208) 885-3638 with any questions or to receive a duplicate.

WS EARNINGS ARE TAXABLE INCOME

If you file an income tax return, work study earnings must be reported to the IRS. You will receive a W2 from the Student Accounts Office in January, or electronically through Vandal Web if you choose the electronic W2 option. Remember to list Work Study earnings under "Additional Financial Information" on the FAFSA. This exempts Work Study earnings from the calculation for 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 orientation sessions below. If you are unable to attend a meeting, please stop by the Student Financial Aid Services Office, located in the Bruce M. Pitman Center directly across from the Vandal Store to pick up your referral sheet. Emails will be sent to all work study students by the beginning of August with orientation locations.

Thursday	August 22, 2019	1:00PM OR 3:30PM
Friday	August 23, 2019	1:00PM OR 3:30PM
Tuesday	August 27, 2019	1:00PM OR 3:30PM
Wednesday	August 28, 2019	1:00PM OR 3:30PM

CONSENT FOR RELEASE of Student Information

University of Idaho

Office of the Registrar
Phone: (208) 885-8731
Fax: (208) 885-9061
registrarforms@uidaho.edu

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

I hereby authorize the University of Idaho to discuss and verbally release the following information:

- ALL academic information OR these *individual items*:
 - Admission Registration/Enrollment Grades
 - GPA Academic Standing Graduation
- ALL financial account information OR these *individual items*:
 - Fees Charges Payments
- ALL financial aid information
- ALL university housing information OR these *individual items*:
 - Location Room Assignment Judicial Matters

My authorization is for the following purpose: _____

*** I request to REMOVE my consent allowing UI to discuss and verbally release information to all currently designated individuals.***

I give consent for the following individual(s) to obtain the authorized information on request (all information required):

1. _____ (Printed Name) _____ (Relationship to Student)
_____ (Complete Address) _____ (Email)
2. _____ (Printed Name) _____ (Relationship to Student)
_____ (Complete 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 Educational 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.**

Student's Signature: _____ Date: _____

OFFICE USE ONLY

Recorded by _____ Date _____ Rev 12/18

Contact Directory

Office of Admissions & Campus Visits

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

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

Email.....admissions@uidaho.edu

Questions about: Residency for incoming students, Admission Status

Campus Visits.....885-6163

Web Address.....www.uidaho.edu/admissions/visit-idaho

Email.....futurevandals@uidaho.edu

Questions about: Campus visits and general information

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

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

Email.....graduateadmissions@uidaho.edu

Questions about: Residency for incoming students, Admission Status

Office of the 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 for continuing students

Student Accounts & Cashier's Office.....885-7447

Web Address.....www.uidaho.edu/current-students/student-accounts

Email.....acctrec@uidaho.edu

Questions about: Fees, billing statement, payment plans, Residual checks

Academic Support Programs.....885-6307

Web Address.....www.uidaho.edu/current-students/academic-support/asp

Email.....asp@uidaho.edu

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

Student Employment - (On-Campus Employment)..... 885-2778

Web Address.....www.uidaho.edu/financial-aid/student-jobs

Email.....jobs@uidaho.edu

Questions about: On-Campus Student Employment

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

Web Address.....www.uidaho.edu/financial-aid/student-jobs

Email.....jobs@uidaho.edu

Questions about: Off-Campus Part-time Employment

Housing & Residence Life.....885-6571

Web Address.....www.uidaho.edu/student-life/housing

Email.....housing@uidaho.edu

Questions about: On-Campus Housing in Residence Halls & Apartments, Dining plans