



FINANCIAL AID NEWS



SPRING SEMESTER WEBSITE: WWW.SANDIEGO.EDU/FINANCIAL_AID CHECK IT OUT! 2011

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Students Must Reapply for Financial Aid Each Year... Time to Reapply for 2011-2012 Financial Aid

To apply for 2011-2012 financial aid at the University of San Diego, all students must complete the **Free** Application for Federal Student Aid (FAFSA) and submit it to the U.S. Department of Education. The easiest and quickest way to do this is by completing the FAFSA on the Web (FOTW) at www.fafsa.gov. A paper FAFSA can be ordered by phone: 1 (800) 4Fedaid. The information on the FAFSA is used to determine eligibility for federal and USD funds.

Most continuing students who applied/reapplied for financial aid for 2010-2011 should have received a reminder (e-mail or postal) in January from the U.S. Department of Education to file the renewal FAFSA as soon as possible after Jan. 1, 2011. It is better to file early, based on estimated 2010 income, than to miss a priority application deadline (see deadlines ⇨).

A guide to applying for financial aid at USD, and the FAFSA on the Web worksheet, are available to assist students with questions. Forms, guides and links to www.fafsa.gov are available at www.sandiego.edu/financial_aid.

For those not applying online, envelopes with the USD Guide to Applying/Reapplying for Financial Aid are available at the One Stop Student Center (OSSC) at Hahn University Center (Room 126) and on a table outside the Office of Financial Aid (OFA - HC 319). The envelopes will not be mailed to students unless requested for unusual circumstances.

FAFSA Alert: Students planning to submit the FAFSA online should go to www.fafsa.gov. If you use www.fafsa.com, you will be charged a fee.

2011-2012 Financial Aid Award

When your 2011-2012 Financial Aid Award is available, an e-mail will be sent to your USD e-mail account. If you have questions regarding your e-mail account, contact the USD Help Desk at (619) 260-7900.

Please note: Follow-up requests for information to complete need analysis (prior to determining a student's eligibility for financial aid) will be posted on the financial aid requirements channel of the portal.

When you access the Financial Aid Award through the MySanDiego portal, you must accept or decline each fund offered. You must print and complete forms, work and loan applications necessary to obtain the funds you have accepted. You must also follow the links to complete requirements for Stafford Loans and PLUS. The required forms must be signed and returned by the stated deadline.

If you have any difficulty printing or navigating the MySanDiego portal, view instructions at www.sandiego.edu/financial_aid.

Priority Deadlines/ Absolute Deadline

Although applications are accepted as long as any federal funds are available, priority for USD and certain federal funds is given to students who submit a valid (non-rejected) FAFSA listing the USD Federal School Code (010395) to the U.S. Department of Education by the appropriate postmark deadline for 2011-2012:

Freshman/Transfer/Re-admitted and Continuing Undergraduates (priority) Mar. 2, 2011*
Applicants for Cal Grants (absolute) Mar. 2, 2011**
Graduate/Credential Students (priority) Apr. 1, 2011

**USD Office of Admissions provides deadline information for new students on their website.*

***The Cal Grant deadline is an absolute deadline (not a "priority" deadline). Students have received Cal Grants up to \$9,708 to help with USD tuition.*

Note: New Cal Grant applicants must submit their FAFSA and the additional GPA verification form no later than March 2, 2011. A continuing USD student who is a California Resident may also apply for a first-time Cal Grant beyond freshman level. Cal Grant GPA verification forms (required for all new Cal Grant applicants) are available online at CSAC.ca.gov, at the One Stop Student Center and on the table outside the USD Office of Financial Aid prior to the March 2 deadline.

New students, who entered USD in Spring 2011, must re-apply for 2011-2012 financial aid by the appropriate priority deadline listed above.

To retain priority applicant status, students/parents must (in addition to meeting the priority application deadline) submit all requested information/documents to the Office of Financial Aid by specified deadlines.

Financial aid for summer 2011 requires a separate application. Summer applications are available starting the first week of Feb. at the One Stop Student Center, on a table outside the Office of Financial Aid, and on the financial aid website.

GET A PIN!

The Office of Financial Aid recommends that students who have not filed a FAFSA in a previous year obtain a U.S. Department of Education Personal Identification Number (PIN) online at www.pin.ed.gov. It allows a student to electronically sign his/her FAFSA rather than having to mail a signed signature page to the Central Processor. Furthermore, students may make online changes to their FAFSA data if they have a PIN. Dependent students' parents may also apply for a PIN number at the above website. Students who already have been issued a PIN, but cannot remember it or have lost it may also use www.pin.ed.gov to update their PIN.

OFFICE OF
FINANCIAL AID
NEWSLETTER

SPRING 2011

Phone: (619) 260-2700

Need Help with Your FAFSA?

A Financial Aid Counselor will be available to answer questions about completing the 2011-2012 FAFSA on an individual basis at four financial aid workshops offered for USD students. Choose one of the dates below, bring your applications and get your questions answered. The workshops will be held on the following dates:

DATE	LOCATION	TIME
Tuesday, Feb. 1, 2011	SH-156B (Computer lab)	12:15 - 1:15 p.m. for all workshops
Thursday, Feb. 10, 2011	SH-156B (Computer lab)	
Tuesday, Feb. 15, 2011	SH-156B (Computer lab)	
Thursday, Feb. 24, 2011	SH-156B (Computer lab)	

While it is not mandatory to attend a workshop, USD students who would like assistance in completing the 2011-2012 financial aid application forms are invited to attend. Students may stop by any of the workshops at any time during the hours noted.

Those who can't attend a workshop and need assistance completing the FAFSA may go to: studentaid.ed.gov/students/attachments/siteresources/CompletingtheFAFSA11-12.pdf

Addresses are Important

While Financial Aid Awards and Information Requests are sent to students USD e-mail addresses, some other financial aid notices and information are sent by postal mail. Financial Aid e-mail and mail must be responded to within the specified deadlines. You cannot respond if you do not receive your e-mail/mail. That is, non-forwarded mail may affect your application priority status and ultimately your financial aid eligibility.

It is important for the University of San Diego to have a student's correct address at all times. **Addresses may be updated at the One Stop Student Center or via your portal, One Stop/Registrar Forms/Other Registrar Forms.**

Have you Attended a Money Management Workshop?

If not, you should plan to attend the Spring semester Money Management workshop for USD students. The workshop will be held on Tuesday, March 1, 2011, 12:15 - 1:15 p.m. in UC 103AB.

Students who have attended previous money management workshops had this to say:

- "Very Informative."
- "Information I can actually use."
- "It was sort of a reality check ... I forget that I have to plan my future now."
- "Very important and helpful information."
- "Gets you prepared for your future."
- "The handouts were very helpful."



Undergrad and Graduate Students: Have you Missed out on Outside Scholarships?

You need to plan ahead to have a chance. It can be worth it! Private outside scholarships can usually replace loans and work in a student's financial aid package.

- Do an online scholarship search at Sallie Mae's Free Scholarship Search www.collegeanswer.com. Also check www.fastweb.com.
- Watch the Outside Resources boards near the USD Office of Financial Aid or visit the USD Financial Aid website (click on scholarships).
- Use the *USD Guide to Outside Resources of Financial Aid* for information about private scholarships (available on the USD Financial Aid website, click on guides).
- Use all resources in the Copley Library including the Outside Resources Collection available at the Reserve Desk, (Copley Library).

How to Apply for Outside Scholarships Workshops:

Feb. 8, 2011, UC 103 AB, 12:15 - 1:15 p.m.

Feb. 17, 2011, SLP 412, 12:15 - 1:15 p.m.

USD students received over \$3.46 million in outside scholarships for 2009-2010!

Need a Part-time Job?

The Student Employment Center (SEC) has part-time job listings in the San Diego area, many near USD. Since new jobs are received daily, you should review the job board frequently.

The SEC is located in Hughes Administration Center, Room 313. Office hours are 9 a.m. - 4 p.m. Monday - Friday. Telephones are answered 8:30 a.m. - 5 p.m.

Need a Summer Job?

The Student Employment Center has information about very exciting summer job opportunities. Employers from across the country, including U.S. National Parks and various summer camps, have sent their application information to USD.

Need a Loan?

If you have not used your full loan eligibility for 2010-2011, you may still apply. Low-interest Federal Direct PLUS loans are still available for parents of dependent students. Low-interest Federal Direct Stafford and Unsubsidized Stafford loans are still available for qualified undergrad and graduate students. Low interest Direct Graduate PLUS Loans are available for graduate students. Loan applications should be submitted no later than May 1 for 2010-2011. Contact the One Stop Student Center or visit the One Stop tab of the MySanDiego portal for more information and application materials.

Monitoring Your Loan Balance

Students are advised to track their aggregate loan balance through www.nslds.ed.gov with their federal PIN (the number received from the federal processor) or through ELM Resources. There is a link to ELM Resources available on a student's Financial Aid Award or students may go directly to the ELM website: www.elmresources.com/web/guest/borrowerspublic

Students and Parents

For general repayment information, go to: www.studentaid.ed.gov

USD Alumni Repay Student Loans

Current University of San Diego students owe a big "Thank You" to USD alumni who have consistently repaid their student loans on a timely basis. It is because of their repayment record that USD has one of the lowest default rates in the nation.

THANKS, USD ALUMNI!

Do you Need Help with Your Taxes?

Thomas Dalton, Ph.D., a professor of accounting and taxation in the USD School of Business Administration, will provide a tax preparation workshop for USD students before the April 15 tax deadline. If you want help completing your 2010 tax forms, you will need to attend this free workshop. No advance registration is required. The workshop will be held from 5:30 - 6:30 p.m. on Tuesday, April 5, 2011, in Olin Hall, Room 226. To download your tax forms, the IRS website is www.irs.gov/formspubs/index.html

You can find answers to many of your questions through the USD Office of Financial Aid website at www.sandiego.edu/financial_aid

FREE Guides Provided by USD Office of Financial Aid

Guide to Applying for Financial Aid at USD

Guide to Financial Aid Consumer Information at USD

Guide to Outside Resources of Financial Aid

Guide to Outside Resources for International Students

Guide for Students in the Paralegal Program

Guide to Alternative Financing

Guide to Money Management for USD Students

Guide to Money Management for Graduating USD Students

Guide for USD Student Employees

Guide for Supervisors of USD Students Employed Under the Federal Work-Study Program

Most guides are available on the USD Financial Aid website. Click on guides.

Reminder to USD Graduating Seniors

Students who will be graduating from USD in May or August 2011 and have received a federal student loan (Federal Stafford, Graduate PLUS Loans and/or Perkins) must receive Exit Loan Counseling information before graduating. Money management information for graduating students is also provided. Federal Stafford, Unsubsidized Federal Stafford, and/or Graduate PLUS loan borrowers will receive repayment information from the Office of Financial Aid. Students who have received Federal Perkins and/or Trust Loans, will be contacted by the USD Loan Administration Office.

USD Office of Financial Aid Bulletin Board

Deadlines are Approaching Quickly

March 2, 2011

Priority deadline for entering freshmen,
undergraduate transfer students and returning
undergraduate students

April 1, 2011

Priority deadline for all graduate and
credential students

It's important to apply early for outside
scholarships for 2011-2012.

For current scholarship opportunities,
don't forget to check the USD website at
www.sandiego.edu/financial_aid

Watch out for scholarship scams.
Don't pay money to apply for scholarships!

One Stop Student Center

Hahn University Center, Room 126

Phone: (619) 260-2700

Open Monday, Tuesday, Thursday, Friday
9 a.m. - 5 p.m.

Wednesday 9 a.m. - 6 p.m.

Other evening hours available by appointment

E-mail: onestop@sandiego.edu

IMPORTANT: CAL GRANTS

**Deadline for applicants
for 2011-2012:
March 2, 2011**

(See details on Page One)

Credit Matters

The value of checking your credit report
often cannot be overstated. You can order
your free credit report from each of the
three major credit reporting agencies –
Equifax, Experian and TransUnion – by
visiting www.annualcreditreport.com.

You can also order by calling toll free
(877) 322-8228 or writing to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Student Loan Consolidation

Graduating students may want to
consider consolidating their student
loans. The USD Office of Financial
Aid advises students to contact their
lender or the Federal Direct Loan
Consolidation Program to discuss options.

Students may visit the following websites
to learn about consolidation:

www.finaid.org/loans/consolidation.phtml or
www.LoanConsolidation.ed.gov

Have Money Management skills? If not, this is the book for you.

Your Money, The Missing Manual

Student Drawing Tickets are available outside HC 319. Winners are notified each month.



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