

A Guide to Applying for Financial Aid at USD

For Academic Year 2009-2010.

This guide contains information for Undergraduate and Graduate (non-law) students who apply for financial aid at USD. Paralegal students should request the **Guide** which is appropriate for their enrollment situation. Read the guide before you begin completing the application form(s).

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The 2009-2010 information and form(s) should be used for all classes that begin after July 1, 2009. Students that enroll in classes that begin prior to July 1, 2009, must use the 2008-2009 form(s).

USD's Federal School Code is 010395

APPLICATION PROCESS

FORMS TO BE COMPLETED

- **ALL undergraduate, credential and graduate students:** The **2009-2010 Free Application for Federal Student Aid (FAFSA)** is required to be considered for any federal, state, or need-based institutional funds. Apply via the Web at www.fafsa.ed.gov or via a paper FAFSA if you prefer. For a paper FAFSA, please call the Federal Student Aid Programs at 1-800-4-FEDAID or download one via www.FederalStudentAid.ed.gov.
- Undergraduate students: If applying for a Bishop Maher Catholic Leadership Scholarship, a separate application is available on the USD Office of Financial Aid (OFA) Web site.
- Graduate students: Contact your department or Dean's Office for information regarding other forms of assistance which may be available through the department (for example, Graduate Merit Scholarships, Graduate work programs).
- Undergraduate students applying for a new Cal Grant: A GPA Verification Form, completed by a high school official or by a college registrar (if currently a college student) must be sent to the California Student Aid Commission. USD One Stop Student Center (OSSC) has blank copies of this form.
- All applicants should make sure to retain a copy of the form(s) they complete.

WHO IS ELIGIBLE TO APPLY FOR FINANCIAL AID?

Students who are United States citizens or eligible non-citizens, and who are enrolled at least half time as a regular student in an eligible degree or credential program.

NOTE: Certain funds require full-time enrollment. The Federal Pell Grant may be available for less than half-time enrollment.

WHO IS NOT ELIGIBLE TO APPLY FOR FINANCIAL AID?

- Students who are classified as "special students" (not admitted to a degree/credential program); who are auditing classes; or, who are enrolling for continuing education units
- Students who are currently in default on any Title IV loan or who owe a refund to any institution for any Title IV grant or who are in an overpayment status on any Title IV aid.
- **NOTE:** Students who have already earned a BA/BS degree and are admitted to complete another degree of the same type may only qualify for federal and/or non-federal loans.

WHERE DO I GET THE FAFSA?

- The FAFSA is available electronically at www.fafsa.ed.gov. Paper FAFSAs are only available by calling the Federal Student Aid Programs at 1-800-4-FEDAID or by downloading a PDF form from www.FederalStudentAid.ed.gov.
- **First-time applicants:** The fastest way to file the FAFSA is by completing *FAFSA On The Web* (FOTW). You (and your parents) will sign electronically at the end of completing the FAFSA. Note the four options to receive/select a PIN on the FOTW: The first three are real-time; however, if you choose to receive the PIN via the mail, your processed FAFSA will not be valid until you (and your parents) add signature(s) to your FAFSA.

An FOTW Worksheet is available on line to help you prepare to complete the FAFSA. It is highly recommended that you complete the Worksheet information prior to starting the FAFSA entry process; however, DO NOT mail the worksheet to the Federal Processor as only the FOTW and the paper FAFSA are considered official FAFSA documents.

- **Continuing applicants:** Follow the instructions that were e-mailed to you from the Department of Education or log on to www.fafsa.ed.gov. Note that you must select the 2009/10 FAFSA to become “pre-filled” if you want to continue some of your information from your 2008/09 FAFSA. All income and asset information must be updated. You must also enter 010395 as USD’s school code.
- **Please refer to page 4 for deadline information.**

HOW DO I KNOW IF MY FAFSA WAS PROCESSED, RECEIVED OR NOT RECEIVED?

- When you complete the FAFSA process correctly, a system generated response will appear that indicates so.
- After a few days, you will receive an e-mail from the Federal Processor telling you where to log in to view the response which is your Student Aid Report (SAR). Contact the Federal Processor at 1-800-4-FEDAID if you have not received your SAR within three weeks.
- If, as a result of the FAFSA need analysis, an Expected Family Contribution (EFC) is on the SAR (top right corner), please check the SAR information immediately for any corrections you may still need to make (do you now have a completed tax return?)
- If an EFC is **NOT** on the SAR, the SAR is not “valid” and cannot be used to calculate eligibility for financial aid. Follow the instructions on the SAR to make corrections so that it can be processed (**this may affect your priority status, so do not delay in correcting information**).

I KNOW THAT INCOME INFORMATION IS REQUIRED ON THE FAFSA, BUT WHAT IF MY OR MY PARENTS' TAX RETURNS AREN'T YET COMPLETED FOR 2009?

- Employers are required to send your W-2s by January 31, 2009; use that information.
- Your gross reportable income from W-2s is usually printed on your last 2008 pay stub; use that information.
- Use estimated figures to the best of your ability if you and/or your parent(s) are self-employed.
- **THE DEADLINES LISTED ON PAGE 4 WILL BE USED TO DETERMINE IF YOU ARE A PRIORITY FINANCIAL AID APPLICANT. To be considered for USD need-based grants/scholarships and for certain federal funds, you must be a priority applicant.** It is always possible to correct the income information after the tax returns have been filed.

DOES USD WANT A COPY OF TAX RETURNS?

A certain number of applications are selected **at random** by the Federal Processor for "verification" each year. This means that USD must request verification of family size and of other family information in addition to a signed copy of your, and, if dependent, your parents' federal income tax return. If you are married, USD will also need a signed copy of your spouse's return. **Please do not submit any information to USD that has not been requested directly by USD.** All forms submitted to USD must be complete and signed by all required persons.

IMPORTANT NOTE: Additional application information might be requested from you by the USD OFA in **several steps** as follows:

1. an initial request after the FAFSA information has been received by USD from the Federal Processor
2. follow-up request(s) after the application is reviewed by the staff of the USD Office of Financial Aid if it is determined that there is incomplete or conflicting information received.
3. NOTE: Per Federal Regulations, USD is required to resolve **all** information that generates discrepancies related to a student's FAFSA.

If a student calls the USD One Stop Student Center (OSSC) to check the status of his/her application, the student will be informed about the information that is CURRENTLY outstanding based on the most recent review. It is **not** possible to indicate if additional documentation may be needed at some point in the future.

APPLICATION DEADLINES

To be considered a priority financial aid applicant, you must apply with the FAFSA after January 1, 2009 and before the deadlines listed below:

Apply Early	USD Priority Deadline	Cal Grant Deadline
Type of student	FAFSA must have a postmark or submission date of no later than:	FAFSA must have a postmark or submission date of no later than:
Freshmen/Entering and readmitted undergraduate transfer students	March 2*	March 2**
Continuing undergraduate students	March 2*	March 2** (if this is the first time you apply for a Cal Grant)
Credential students	April 1	May qualify for 5 th year Cal Grant if qualified as an undergraduate. Must contact CA Student Aid Commission (CSAC)
New and Continuing Graduate Students	April 1	Not Eligible

* Also the priority deadline for the Bishop Maher Catholic Leadership Scholarship (separate application required).

** In addition, for first-time Cal Grant applicants, the GPA Verification Form must be postmarked by March 2, 2009

Spring Applicants – The priority deadlines listed on page 4 are for students applying for financial aid for the academic year 2009-10, including those students who apply for one semester only (e.g., Spring semester 2010).

Late Applicants – Students who do *not* meet the FAFSA application priority deadlines listed on page 4 OR do not provide all supporting documentation within the indicated time frames, will be considered for remaining funds if funds become available.

VERY LATE APPLICANTS – All financial aid forms must be received by the OFA at least two months prior to the end of the term. If documentation necessary to complete the financial aid application is received after that date, the result could be no eligibility for any type of financial aid for that academic term.

OTHER DEADLINES

If the USD Office of Financial Aid requests any information from you, the forms and/or information must be submitted to the OFA **within three (3) weeks** of the date the documents have been requested. Priority status may be lost if forms are submitted after 3 weeks, which could mean the loss of certain funds.

WHAT IF I DID NOT APPLY TO USD ADMISSIONS UNTIL LATER OR WASN'T ADMITTED UNTIL LATER?

- Undergraduate freshmen who are admitted **BEFORE** May 1, 2009 and Undergraduate Transfer student admitted **BEFORE** June 1, 2009 will be funded on a priority basis if they meet the deadlines in this Guide; students admitted after that time will be considered for remaining funds if funds become available.
- Graduate/Credential students who meet the deadlines in this Guide and are admitted **BEFORE** July 1, 2009 will receive priority funding; students admitted after that time will be considered for remaining funds if funds become available.

NOTIFICATION

FINANCIAL AID AWARD NOTIFICATIONS

- USD normally begins sending e-mail notifications to **freshmen and undergraduate transfer students** detailing how to view their Financial Aid Award on the MySanDiego Portal around the first week of March of each year. All priority freshman applicants will be awarded by May 1, 2009
- USD does not prepare awards for students who have not been admitted.

Freshmen/undergraduate transfer students who have been accepted by the Office of Undergraduate Admissions will receive an e-mail to check their award on the MySanDiego Portal within 10 days of receipt of the FAFSA information at USD from the Federal Processor. This information will ONLY be received at USD if a valid FAFSA with USD's school code is available at the Processor.

- **Continuing students.** Continuing students who are priority applicants will be receiving their e-mail notifications in date order as files are completed.
- **New Graduate/Credential Students:** Students will be receiving e-mails notifying them that their Awards are available on their MySanDiego Portal. The e-mails will be sent in date order after students are admitted and as files are completed.

Students initial Financial Aid Award will be based on:

Undergraduate students:	12-18 units per semester
Credential students:	12 units per semester
Graduate students:	9 units per semester
Doctoral students:	6 units per semester

NOTE: if a credential or graduate student will be enrolled for a different number of units, s/he **must notify the Office of Financial Aid in writing prior to August 1, 2009 to be considered for maximum grant eligibility in accordance with USD policy.**

Unit requirement for full-time and part-time enrollment:

Undergraduate students	Graduate Students	Doctoral Students
12+ units = full time	9+ units = full time	6+ units = full time
9-11.5 units = ¾ time	7-8 units = ¾ time	4-5 units = ¾ time
6-8.5 units = ½ time	4.5-6 units = ½ time	3 units = ½ time
1-5.5 units = less than half time	1-4 units = less than half time	1-2 units = less than half time

If you will be enrolled less than full time, submit a letter to the OFA listing the exact number of units for which you will enroll each semester.

WHAT WILL I RECEIVE FROM THE OFFICE OF FINANCIAL AID?

- You will receive an e-mail notification with instructions how to access your Financial Aid Award on the MySanDiego Portal.
- **You must accept/decline each fund offered within three weeks to retain the aid shown, even if you are appealing the Award. By accepting the aid offered, you indicate that you have read and understand all terms and conditions of the Award.**
- Various forms may be listed: Federal Perkins or USD Trust Loan contracts, scholarship renewal information, Federal Work-Study Assignment Request form, Federal Stafford/PLUS Information Request forms. Links on the Requirements Tab will take you to the forms that apply to you. The forms must be printed, completed, and returned to USD to keep the assistance, or, in the case of Federal Stafford or PLUS loans, to begin the certification process, **even if you applied on-line to a lender**. These forms must also be returned within three weeks of the date of the Award. Note that in order for loan funds to be available at the start of the fall semester, **loan applications must be received by July 15, 2009**.
- Tracking Requirements may be listed. These are forms requesting specific information from you (and your parents) such as copies of tax returns or other documents. As long as the tracking requirements show a red flag on your portal, your Award is only an estimated Award.

Note that the requirements to renew scholarships and grants are linked to the particular award. When you accept the aid offered you acknowledge that you understand the requirements.

WHAT CAN CAUSE A DELAY IN RECEIVING AN AWARD NOTIFICATION?

- The **Social Security number** and **name** used on the FAFSA must **match** the information submitted to the Office of Undergraduate Admissions, the USD Registrar and the Social Security Administration
- Your Student Aid Report (SAR) did not have an EFC listed (upper right hand corner of the first page) and generated a "Reject SAR". A Reject SAR must be cleared by you at the Federal Processor by the priority deadline to keep you as a priority applicant

**WHERE IS MY FINANCIAL AID INFORMATION AND FINANCIAL AID AWARD GOING TO BE SENT?
WILL ALL MY FINANCIAL AID INFORMATION AND REQUESTS FOR FOLLOW-UP BE AVAILABLE VIA
E-MAIL?**

Notification of your Award will be sent to:

Prospective students: The e-mail address you have on file with the University
Continuing Students: Your USD e-mail address notifying you to log in to My.SanDiego.edu

If additional information is needed to process your FAFSA, you will receive an e-mail instructing you to print and complete the forms in the Financial Aid Requirements Box on the MySanDiego Portal. However, some follow-up information may still be requested via the US Postal Services. It is important to keep your mailing address current with the University.

Please note that it is your responsibility to check your e-mail from USD OFA. You might need to check your spam-filter and re-set to let USD e-mails pass through. Also, note that you at any time can check your financial aid status on your MySanDiego Portal and do not have to wait for e-mail reminders.

Note: Enrolled students who wish to grant others access to speak to someone about their financial aid information (parents, siblings, spouse, others) must provide written consent to the Registrar's Office. A link to the **USD Student Information Release Authorization Form** required by the Family Federal Rights and Privacy Act (FERPA) will be part of the Financial Aid Award. You may also print a FERPA Form from the "Forms" section at www.sandiego.edu/financial_aid.

WHAT IF MY SITUATION CHANGES AFTER I APPLY, OR AFTER I HAVE RECEIVED MY OFFER?

- Write to the Office of Financial Aid and explain any changes;
- Include your full name, address, and USD ID number (if known) on your letter;
- Include your signature and, if parent information is changing, your parent's signature.

WHAT IF I NEED TO CORRECT SOMETHING ON THE FAFSA?

- If no EFC is listed on the response from the processed FAFSA (Student Aid Report – SAR) follow the instructions on the SAR to correct missing/erroneous information and re-send it immediately to the Federal Processor.
- If an EFC is listed on the SAR and you need to make a correction when tax returns are completed, 1) make the correction on the SAR and re-send it to the Federal Processor, and 2) send a copy of the tax return(s) that have the correct information to USD.
- Remember that assets must be reported as of the day you complete the initial FAFSA; assets cannot be updated for later changes. If you made an **error** in reporting assets, write a letter to the USD OFA detailing the error and the correction with any relevant documentation.

BUDGET AND FEE PAYMENT INFORMATION

Your Cost of Attendance is listed as part of your Award Notification.

Current budget information is listed on the Web site for USD Office of Student Accounts:

Undergraduate students:

<http://www.sandiego.edu/administration/financeadmin/bursar/studentaccounts/uexpense.php>

Graduate students:

<http://www.sandiego.edu/administration/financeadmin/bursar/studentaccounts/gexpense.php>

All billing statements for 2009-2010 will be available on-line. An e-mail notice from Student Financial Services will be sent to your USD e-mail account, notifying you when a new bill is available. You may make on-line payments from your USD portal account. Payments may also be made in person at the USD One Stop Student Center. **Please make sure to meet posted payment deadlines in August 2009 and January 2010.**

WHAT HAPPENS IF I CHANGE MY UNITS OR RESIDENCY?

(NOTE: THE NUMBER OF UNITS IN YOUR INITIAL AWARD IS LISTED ON PAGE 6 OF THIS GUIDE)

YOUR FINANCIAL AID MIGHT BE ADJUSTED BECAUSE:

- Financial aid will not credit to your account at Student Accounts unless the units and residency are the same as the units you have enrolled in through the Registrar's Office, and the housing status is the same as at the USD Housing Office.
- Changes in financial aid may occur because certain types of aid can only be applied toward tuition or toward University charges.
- Refer to the information on the USD Web site regarding Status Changes at http://www.sandiego.edu/financial_aid/forms.

WHAT IF THE OFA DOES NOT HAVE MY FAFSA BY THE FEE PAYMENT DEADLINE IN AUGUST?

IN ALL CIRCUMSTANCES: YOU MUST CONTACT THE USD ONE STOP STUDENT CENTER IF YOU HAVE NOT PAID YOUR ACCOUNT IN FULL BY THE FEE PAYMENT DEADLINE.

NOTE: LOANS WILL NEVER BE DISBURSED FROM LENDERS UNTIL A FEW DAYS BEFORE THE START OF A SEMESTER. IF YOU ARE EXPECTING LOANS TO PAY SOME OF YOUR CHARGES, YOU MUST COMPLETE THE REQUIRED DEFERMENT AND YOU MAY ALSO NEED TO SET UP AN INSTALLMENT PAYMENT PLAN AT THE ONE STOP STUDENT CENTER.

- If no FAFSA is on file, or you only have a Student Aid Report (SAR) with no valid calculation on it, the OFA cannot process an Award for you or provide the Student Accounts Office with any information regarding expected financial aid.
- You will have to make arrangements separately with the One Stop Student Center for payment of your University Account.

REASONS FOR A STUDENT'S FINANCIAL AID NOT TO POST TO THE STUDENT'S ACCOUNT:

- The Financial Aid Award was not accepted (each fund has to be accepted)
- The Units at the OFA, Registrar's Office and Student Accounts do not match
- The status of your residency differs between the Office of Financial Aid, Student Housing and Student Accounts Office
- You have not completed all the Tracking Requirements assigned to you on the Financial Aid Requirements Channel
- You have not completed the promissory note(s) (and/or Entrance Loan Counseling) for your loan(s).

ADDITIONAL QUESTIONS RELATED TO ELIGIBILITY

DOES MY GRADE POINT AVERAGE HAVE AN IMPACT ON MY USD FUNDING?

A student's Grade Point Average (GPA) is one of the factors used in determining eligibility for USD scholarships and grants.

For continuing USD students: the GPA used for the 2009-2010 academic year is the cumulative GPA based on coursework on record in the Registrar's Office through the end of January Intersession, 2009.

In the FIRST year, Trustee, Presidential, and Circle of Excellence Merit Scholarships are based on coursework completed through the end of January. However, if after Intersession the minimum required GPA has not been achieved, a student's spring semester grades will be considered.

APPEALS OF GPA:

If you did not meet the minimum GPA requirement to renew your Merit or USD Scholarship or Grant, you must appeal in writing **before July 15, 2009, after spring grades have been posted.**

- Explain why you did not meet the requirement.
- Explain what you intend to do, or have already done, to improve your GPA.

COMPLETION OF THE FAFSA INFORMATION

Refer to the 2009-2010 **FAFSA on the Web Worksheet**. Have all the information listed on page 1 next to you as you complete the process (starting, "You will need the following information to complete this Worksheet:")

Note that you are not required to complete the worksheet before starting entering the information on the FAFSA on the Web. It is, however, highly recommended that you do so to assist yourself during the process.

The instructions how to complete each section are listed on the FAFSA Worksheet. Below are a few additional helpful hints. The "Q" – numbers are references to the listing on the FAFSA on the Web Worksheet:

Section 1 STUDENT INFORMATION

Q1 and Q8 - Remember to enter your name and Social Security Number exactly as listed on the Social Security Card.

Q29 - Degree: Select the box that refers to your degree level in 2009-2010.

Section 2 STUDENT DEPENDENCY STATUS

Q48 through Q60 - If you answer "Yes" to any of these questions, the sections for parental information will not be required. Note that you might be asked to provide documentation of your status directly to USD.

Q50 - Note that teaching credential students-only should check "no" to the question asking about graduate level enrollment.

Section 3 PARENTAL INFORMATION

Read the instructions carefully regarding whose information to use; contact the USD One Stop Student Center if you have any questions regarding this.

Q63, Q64, Q67, Q68 - Enter parents' last names and Social Security Numbers exactly as they appear on parents' Social Security Cards. If parents have no Social Security Number, enter zeros.

Note that if parent(s) filed a federal tax return, the lines are listed where to find the requested information (starting Q86)

Q75, Q76 - Carefully, complete the household section according to the instructions listed.

Q91-Q93 - Parent Asset Information: All assets must be listed "as of today" when the initial FAFSA is signed.

Section 4 STUDENT FINANCES

Note that if you filed a federal tax return, the lines are listed where to find the requested information (starting Q36).

Q96 - How many people are in your household? - This section is for students only who answered "yes" to any question in Section 2, Student Dependency Status (Independent Students).

Q41-Q43 - Student Asset Information: All assets must be listed "as of today" when the initial FAFSA is signed.

Section 5 COLLEGES TO RECEIVE INFORMATION

USD's Federal School Code is 010395

Don't forget to (e-)sign and date the FAFSA. If you provided parental information, at least one of your parents must also sign and date the form. Do not mail or submit the FAFSA until after January 1, 2009. If you complete a paper FAFSA, get a *Certificate of Mailing* from the Post Office to keep with your copy of the FAFSA to document when you mailed the form.

REMEMBER TO MAKE A COPY OF THE COMPLETED FAFSA FOR YOUR OWN RECORDS.