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Priority Deadlines and Absolute Deadlines

Although applications are accepted as long as federal funds are available, priority for USD and certain federal funds is given to students who submit a valid (nonrejected) Free Application for Federal Student Aid (FAFSA) listing the USD Federal School Code (010395) to the U.S. Department of Education by the appropriate deadline for 2016-17:

FIRST-YEAR/TRANSFER/READMITTED AND CONTINUING UNDERGRADUATES: March 2, 2016* Priority Deadline

APPLICANTS FOR CAL GRANTS: March 2, 2016** Absolute Deadline

GRADUATE/CREDENTIAL STUDENTS: April 1, 2016 Priority Deadline

* USD Office of Admissions provides deadline information for new students on its website.
** The Cal Grant deadline is an absolute deadline (not a “priority” deadline). New recipients are expected to receive Cal Grants up to $9,084 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, 2016. 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 www.csac.ca.gov and at the One Stop Student Center prior to the March 2 deadline.

All students’ and parents’ income and asset information must be provided yearly for a Cal Grant to be confirmed. Note: This information is provided through completion of the FAFSA.

USD PRIORITY APPLICANT STATUS

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

Create an FSA ID!

The Office of Financial Aid recommends students who have not submitted a FAFSA in a previous year obtain a Federal Student Aid ID (FSA ID) online at fsaid.ed.gov. This username and password has replaced the Federal Student Aid Personal Identification Number (PIN) and can be used to log in to certain U.S. Department of Education websites including the FAFSA. The FSA ID confirms a student’s identity and allows them to electronically sign the FAFSA rather than having to mail a signed signature page to the central processor. Dependent students’ parents may also apply for an FSA ID at the above website. Students and parents who already have been issued a PIN will be able to link it to their FSA ID.
Time to Reapply for 2016-17 Financial Aid

YOU MUST REAPPLY FOR FINANCIAL AID EACH YEAR
To apply for 2016-17 financial aid at USD, all students, including new students who entered USD in Spring 2016, must complete the FAFSA and submit it to the U.S. Department of Education. The most efficient way to do this is by completing the FAFSA at www.fafsa.gov. A paper FAFSA may be ordered by phone: 800-4FedAid (800-433-3243). The information you provide on the FAFSA is used to determine your eligibility for federal, state and USD funds.

Most continuing students who applied, or reapplied, for financial aid for 2015-16 should receive a reminder (email or postal) in January from the U.S. Department of Education to file the renewal FAFSA as soon as possible after Jan. 1, 2016. It is better to file early, based on estimated 2015 income, than to miss a priority application deadline.

The Guide to Applying/Reapplying for Financial Aid at USD and the FAFSA on the web worksheet are both available online and in paper form to assist students. Online access to forms, guides and links to www.fafsa.gov are available at www.sandiego.edu/financialaid.

For your convenience, envelopes containing a checklist for completing the financial application process, FAFSA on the web worksheet and Guide to Applying/Reapplying for Financial Aid at USD are available:

• At the One Stop Student Center in the Hahn University Center, Room 126
• On a table outside the Office of Financial Aid in the Hughes Administration Center, Room 319

Financial aid for Summer 2016 requires a 2015-16 FAFSA and a summer application. Summer applications are available starting the first week of February electronically on the financial aid website.

Seniors who plan to attend graduate school also need to complete a FAFSA.

IMPORTANT ALERT FOR 2016-17 FINANCIAL AID APPLICANTS
USD undergraduate students are advised to submit the FAFSA for 2016-17 before the USD priority deadline of March 2, 2016, and graduate students by April 1, 2016. If students and/or their parents have not filed a 2015 income tax return with the Internal Revenue Service (IRS) by the time the FAFSA is filed, it is recommended that they submit the FAFSA using estimated tax information. The FAFSA can be corrected after the tax return is filed.

The more accurate the estimate of 2015 income, the less chance the financial aid award will be changed.

In order to maintain priority applicant status for financial aid, students should begin checking their financial aid requirements for the 2016-17 academic year on the MySanDiego portal weekly, beginning in early March. Any requests for additional information should be submitted within three weeks of the time they are requested through the portal. If the information is not available when it is requested (for example, tax returns have not been filed), forms should be submitted acknowledging the request and indicating that the information will be submitted when it is available. Please note: Original signatures are required on all financial aid forms.

The IRS Data Retrieval Tool (DRT), a component within the web version of the FAFSA, allows the transfer of required student and parent tax data directly into a student’s FAFSA. If you need a Tax Return Transcript (TRT) from the IRS because you are unable to use the DRT, you may order one online at www.irs.gov/Individuals/Get-Transcript or by calling the IRS at (800) 908-9946.

Since financial aid awards are not finalized until completed tax data and any other information requested by USD has been provided, parents and students are strongly advised to file 2015 tax returns and use the IRS Data Retrieval Tool prior to April 15, 2016. Per federal regulations, copies of paper tax returns may not be accepted for verification of FAFSA information by the Office of Financial Aid.

Note: Please allow the IRS approximately two weeks to process your electronic filing before attempting to use the DRT within the FAFSA, and allow six to eight weeks for the IRS to process your paper 2015 federal income tax return before attempting to use the DRT within the FAFSA.

Please note: If you choose to enter the completed tax information on the FAFSA yourself, an actual Tax Return Transcript may be requested from you at a later point.

Reminder to Graduating Seniors

Students who will be graduating from USD in May or August 2016 and have ever received a federal student loan (Federal Stafford, Graduate PLUS loans and/or Perkins) while attending USD, will receive exit loan counseling information by email.

Exit loan counseling provides a review of a borrower's rights and responsibilities along with repayment information. It can be completed online at the National Student Loan Data Systems (NSLDS) website: www.nslds.ed.gov. Exit loan counseling is a mandatory federal requirement. Transcripts cannot be released without it.

In addition to exit loan counseling, money management skills are essential for all students who want to be financially successful. See the Money Management website for students: www.smartaboutmoney.org/40moneytips.
Federal Direct Loan Interest Rates and Origination Fees **EFFECTIVE 10/1/15**

Direct Loan rates and fees for loans with first disbursements July 1, 2015 through June 30, 2016

**FEDERAL DIRECT SUBSIDIZED, UNSUBSIDIZED AND PLUS LOAN INTEREST RATES:**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Current 2015-16 Interest Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans (Undergraduates)</td>
<td>4.29%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans (Undergraduates)</td>
<td>4.29%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans (Graduate or Professional)</td>
<td>5.84%</td>
</tr>
<tr>
<td>Direct PLUS Loans (Parents and Graduate or Professional)</td>
<td>6.84%</td>
</tr>
</tbody>
</table>

**FEDERAL DIRECT SUBSIDIZED, UNSUBSIDIZED AND PLUS LOAN FEES:**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>First Disbursement Date</th>
<th>Loan Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized and Unsubsidized</td>
<td>On or after Oct. 1, 2015</td>
<td>1.068%</td>
</tr>
<tr>
<td>Direct PLUS</td>
<td>On or after Oct. 1, 2015</td>
<td>4.272%</td>
</tr>
</tbody>
</table>

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**Free Book Drawing**

Do you have money management skills? If not, *Your Money, The Missing Manual* by J.D. Roth is the book for you. If you are looking for scholarships, *Secrets to Winning a Scholarship* by Mark Kantrowitz is the book for you.

USD students may enter a monthly drawing to win one of these books. Tickets for the drawing are available outside the Hughes Administration Center, Room 319.

**One Stop Student Center**

Hahn University Center, Room 126
Phone: (619) 260-2700
Email: onestop@sandiego.edu.

Monday, Tuesday, Friday 9 a.m.-5 p.m.
Wednesday 9 a.m.-6 p.m.
Thursday 10 a.m.-5 p.m.

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**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, 2016, from 12:15 to 1:15 p.m. in Serra Hall, Room 212. Students who have attended previous money management workshops had this to say:

- “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.”
- “It gets you prepared for your future.”

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**Your Credit Matters**

The value of regularly checking your credit report 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 request a report in writing:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

**Stay Connected!**

Don’t forget to “like” us on Facebook and keep up to date on deadlines and other financial aid information.

- [www.facebook.com/usdofa](http://www.facebook.com/usdofa)
- [www.twitter.com/usdofa](http://www.twitter.com/usdofa)
- [www.instagram.com/usdofa](http://www.instagram.com/usdofa)
- [my.sandiego.edu](http://my.sandiego.edu)

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**FINANCIAL AID NEWS / UNIVERSITY OF SAN DIEGO**
Monitoring Your Loan Balance

Students are advised to track their aggregate loan balance through www.nslds.ed.gov with their FSA ID. For private loans, student borrowers must contact their specific lender.

STUDENTS AND PARENTS

For general repayment information, go to https://studentaid.ed.gov. For specific account information, go to myedaccount.com. This website is provided by a servicer for the U.S. Department of Education.

USD Alumni Repay Their Student Loans

Current University of San Diego students owe a big “thank you” to USD alumni who have consistently repaid their loans on a timely basis. Due to their excellent repayment record, USD has one of the lowest default rates in the nation! Timely repayment by USD alumni provides loan funds for future USD students. Thanks, USD alumni!

Guides, Instructions and Tips From the Office of Financial Aid

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

You can find the following guides, instructions and tips at www.sandiego.edu/financialaid:

- Guide to Applying/Reapplying for Financial Aid for Undergraduates
- Guide to Applying/Reapplying for Financial Aid for Graduate and Credential Students
- Guide to Financial Aid Consumer Information at USD
- Guide to Alternative Financing
- Guide to Outside Resources
- Guide to Outside Resources for International Students
- Guide for USD Student Employees
- Guide for Supervisors of USD Students Employed Under the Federal Work-Study Program
- Guide for Students in the Paralegal Program With a Bachelor’s Degree
- Guide for Students in the Paralegal Program Without a Bachelor’s Degree
- Completion of the Data Retrieval Process (DRT) and Tax Return Transcript (TRT)

All About Scholarships: www.sandiego.edu/financialaid/scholarships

60 Ways to Get Rid of Your Student Loans Without Paying Them

All About Money Management: www.smartaboutmoney.org/40moneytips

All About the California Dream Act: www.csac.ca.gov/dream_act.asp


Financial Aid Forms

Please go to the Office of Financial Aid website at www.sandiego.edu/financialaid/forms for financial aid forms.
Need a Loan?
If you have not used your full loan eligibility for 2015-16, you may still apply. Federal Direct PLUS loans are still available for parents of dependent students. Low-interest Federal Direct Subsidized Stafford and Unsubsidized Stafford loans are still available for qualified undergraduate and graduate students. Direct Graduate PLUS loans are available for graduate students. Loan applications should be submitted no later than May 1, 2016, for 2015-16. Contact the One Stop Student Center, or go to the One Stop tab on the MySanDiego portal, for more information and application materials.

Deadlines are Approaching Quickly

MARCH 2, 2016
Priority deadline for entering first-year students, undergraduate transfer students and returning undergraduate students.

APRIL 1, 2016
Priority deadline for all graduate and credential students.

It’s important to apply early for 2016-17 outside scholarships. For current scholarship opportunities, don’t forget to check the USD website at www.sandiego.edu/financialaid/scholarships.

Important: Cal Grants

MARCH 2, 2016
2016-17 application deadline
See details on page 1.

Need Help with Your Taxes?
Thomas Dalton, PhD, professor of accounting and taxation in the USD School of Business, will provide a tax preparation workshop for students before the April 15 tax deadline. If you want help completing your 2015 tax forms, you may want to attend this free workshop. No advance registration is required. The workshop will be held from 3:30 to 6:30 p.m. on Thursday, April 7, 2016, in Olin Hall. Please check the OFA website in January 2016 for the room number.

To download your tax forms, go to the IRS website at www.irs.gov/Forms-&-Pubs.

My Student Portal
Students may now provide access to their MySanDiego portal for their parents. The My Student Portal allows parents to view their student’s personal account information, including financial aid awards and requirements. Students may log in to their MySanDiego portal to grant authorization for their parent(s) to access the My Student Portal. Students must choose what they want parents to view. Parents will then receive an email to access the My Student Portal.

Your Loan Connection
• Check the up-to-date status of your loan!
• Learn about loan deferment.
• Calculate your best repayment plan.
• Learn about loan consolidation.
• Learn about loan forgiveness.

www.nslds.ed.gov
www.studentloans.gov
www.ecmc.org
www.sandiego.edu/financialaid/loans

Need a Job?
The Student Employment Center (SEC) has part-time job listings, both on campus and in the San Diego area. These jobs are available to all currently enrolled students. Since new jobs are received frequently, students should review the job board often. Information about summer job opportunities, including those through camps and U.S. National Parks across the country, may also be found in the SEC.

Job descriptions for federal work-study positions are available online through USD’s federal work-study job board at www.sandiego.edu/financialaid/student-employment. These positions are open to all students who have been awarded federal work-study as part of their financial aid awards.

The Student Employment Center is located in Hughes Administration Center, Room 313. Office hours are 9 a.m. to 4 p.m., Monday through Friday. Telephones are answered from 8:30 a.m. to 5 p.m. For information, call (619) 260-4801.
Addresses are Important

While financial aid awards and information requests are sent to students’ USD email addresses, some other financial aid notices and information are sent by postal mail. Financial aid email and mail must be responded to within the specified deadlines. You cannot respond if you do not receive your email or mail. Nonforwarded mail may affect your application priority status and ultimately your financial aid eligibility.

It is important for USD to have a student’s correct address at all times. Addresses may be updated at the One Stop Student Center or via your portal. Go to the Torero Hub/My Torero Services/Personal Information.

Have You Missed Out on Outside Scholarships?

UNDERGRADUATE AND GRADUATE STUDENTS

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

- Watch the outside scholarship boards near USD’s 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).

WORKSHOPS ON HOW TO APPLY FOR OUTSIDE SCHOLARSHIPS:

Feb. 2, 2016
Serra Hall, Room 212, 12:15 to 1:15 p.m.
Feb. 11, 2016
Serra Hall, Room 212, 12:15 to 1:15 p.m.
USD students received more than $5.68 million in outside scholarships for 2014-15!

2016-17 Financial Aid Award

When your 2016-17 financial aid award is available, an email will be sent to your USD email address. If you have questions regarding your email account, contact USD’s 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 MySanDiego 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 and applications necessary to obtain the funds you have accepted. You must also follow the links to complete requirements for Federal Direct Loans. 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/financialaid.


Need Help With Your FAFSA?

A financial aid counselor will be available to answer questions about completing the 2016-17 FAFSA on an individual basis at four financial aid workshops offered for University of San Diego students. Choose one of the dates below and bring your questions. The workshops will be held on the following dates from 12:15 to 1:15 p.m.

Thursday, Feb. 4, 2016, Serra Hall, Room 212
Tuesday, Feb. 9, 2016, Serra Hall, Room 212
Thursday, Feb. 18, 2016, Serra Hall, Room 212
Tuesday, Feb. 23, 2016, Serra Hall, Room 212

While it is not mandatory to attend a workshop, USD students who would like assistance in completing the 2016-17 financial aid application are encouraged to attend. Students may stop by any of the workshops at any time during the hours noted.

Those who cannot attend a workshop and need assistance completing the FAFSA may go to http://studentaid.ed.gov, and navigate to the Tools and Resources section. Within this section, you will find the information about completing the FAFSA.