2019-2020
Guide to Applying/Reapplying
for Financial Aid at USD
for Graduate/Credential Students

University
of San Diego

USD Office of Financial Aid

Since the financial aid application process is complex and the priority application deadlines are early, the *USD Office of Financial Aid* provides this guide to assist Graduate/Credential applicants. You should read the guide **carefully** before you apply for financial aid at USD. It can help you complete the application properly and quickly, and avoid costly mistakes.

Priority deadlines are important because many funding sources are limited and **do run out.**

You can make the financial aid application process go more smoothly for yourself by following the instructions provided with the application forms and this guide. You may also view helpful video tutorials on the One Stop Student Center website at www.sandiego.edu/onestop/videotutorial.php.

In addition, USD has partnered with *Financial Avenue*, an online money management program, which has a series of short videos that will walk you through the process of applying for financial aid, borrowing responsibly, and protecting your credit. Learn how to create a free account by visiting www.sandiego.edu/financialaid/financial-avenue.php.

The more carefully you proceed from the outset, the less time will be lost due to incomplete or incorrect information. Once you do what is required of you, the *USD Office of Financial Aid* will make every effort to process your application for assistance quickly and carefully.

We hope you find this guide and the other resources helpful, and we look forward to assisting you as you apply for financial aid for 2019-2020.

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Director of Financial Aid

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The Application Process

The Free Application for Federal Student Aid (FAFSA) for 2019-2020 is the required application for all federal, state, and need-based USD Financial Aid. Please contact your graduate program for financial aid available through your Department.

Eligibility for Financial Aid

You may apply with the Free Application for Federal Student Aid (FAFSA) and be considered for financial aid at USD if you are:
- a United States citizen or eligible non-citizen with a valid Social Security Number
- enrolled at least half-time as a regular student in an eligible degree, certificate, or credential program.

You may NOT be considered for federal financial aid if you:
- are currently in default on any Title IV loan;
- owe a refund to any institution for any Title IV grant;
- are in an overpayment status on any Title IV aid;
- are classified as a student in an Open Campus Program (i.e., not admitted to an eligible degree/certificate/credential program);
- are auditing classes;
- are enrolling for continuing education units, except if required by the academic program you are in; and/or
- are attending less than half time

NOTES for Teaching Credential Students:
- Certain funds require full-time enrollment. The Federal Pell Grant may be available for less than half-time enrollment.
- Teaching Credential Students who have received their undergraduate degree are considered 5th year undergraduate students for federal and state financial aid, but they are considered graduate students for USD Financial Aid. Students may complete the undergraduate degree and teaching credential at the same time, and receive financial aid as undergraduates.

Forms to be Completed by Credential and Graduate Students

- **2019-2020 Free Application for Federal Student Aid (FAFSA)**— apply online or complete the FAFSA through a mobile device to be considered for any federal, state, or need-based institutional funds, including the Federal Graduate PLUS Loan. Access the FAFSA online at https://fafsa.ed.gov/ or by downloading the myStudentAid app in the Apple App Store (iOS) or Google Play (Android). For a paper FAFSA, contact Federal Student Aid programs at 1-800-4-FEDAID. Please note that a paper FAFSA takes longer to process. **The USD priority FAFSA deadline is April 1, 2019.**

- 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 Assistantships, and any Departmental Awards).

- Teaching Credential Students who received a Cal Grant for their undergraduate degree may contact the California Student Aid Commission (CSAC) to request a Fifth Year Cal Grant. The following form must be filed with CSAC: http://www.csac.ca.gov/pubs/forms/grnt_frm/G-44.pdf.

- **California Dream Act of 2011**—Students who qualify to apply for a Cal Grant under the California Dream Act of 2011 must apply on-line at www.caldreamact.org after October 1, 2018 and before March 2, 2019. Students who submit the California Dream Act application may also be considered for USD merit and need-based scholarships. They will not be eligible for Federal Student Aid (FSA) funds or student employment.

- Students who graduated from a U.S. high school or the equivalent* outside of California but within the United States may submit the USD Dream Act Application to the USD Office of Financial Aid for consideration for merit and need-based USD scholarships. Please see http://www.sandiego.edu/onestop/undocumented/financial-resources/ for additional information.

- ALL applicants should make sure to retain a copy of their completed form(s) for their records.

Where to find the FAFSA

- You will find a direct link to the 2019-2020 FAFSA on the USD Office of Financial Aid (OFA) website at www.sandiego.edu/financialaid.

- Access the FAFSA online at https://fafsa.ed.gov/ or by downloading the myStudentAid app in the Apple App Store (iOS) or Google Play (Android). Paper FAFSAs are available by calling the Federal Student Aid Programs at 1-800-4-FEDAID or by downloading a PDF form from https://fafsa.ed.gov/fotw1920/pdf/PdfFafsa19-20.pdf.

- Apply for your Federal Student Aid Identification (FSA ID) before starting the FAFSA application process. To apply for an FSA ID, please access the Federal Student Aid ID Web site at https://fsaid.ed.gov.

- First-time applicants: The fastest way to file the FAFSA is by completing the *FAFSA On The Web* (FOTW). You (and, for credential students who do not meet other Independent criteria, your parents) will sign electronically when completing the FAFSA using your FSA ID or by printing out the signature page that will appear at the end of the FOTW and mailing it to Federal Student Aid.

- A FAFSA on the Web Worksheet is available at the FAFSA website. It is recommended you complete the Worksheet prior to beginning the online FAFSA; however, DO NOT mail the Worksheet to Federal Student Aid; only the information entered by you online or the paper FAFSA are considered official FAFSA documents.

- Continuing applicants: Follow the instructions emailed to you by the U.S. Department of Education or log on to www.fafsa.gov. Note you must select the "pre-filled" option for the 2019-2020 FAFSA to transfer your biographical information from the 2018-2019 FAFSA. All income and asset information must be updated. You must also enter **010395** as USD's school code.

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******Important******
Remember to apply for outside private or government scholarships for 2019-2020. See
    http://www.sandiego.edu/financialaid/scholarships/how-to-apply-for-scholarships.php
for helpful information, and apply early. USD students received over $5.9 million in
outside scholarships for 2017-2018. They used their outside scholarships to replace
student loans and reduce their indebtedness.
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Responses from Federal Student Aid

- When you complete the online FAFSA process correctly, a system generated response will appear which indicates the application was successfully submitted.

- Within a few days, you will receive an email from Federal Student Aid that indicates where to log in to view your Student Aid Report (SAR). The SAR shows a summary of your entries on the FAFSA. **Contact Federal Student Aid at 1-800-4-FEDAID if you do not receive your SAR within three weeks.**

- As a result of the FAFSA need analysis, an Expected Family Contribution (EFC) should be listed in the top right corner of your SAR. An EFC on your SAR indicates that a complete application will be sent to USD/the universities you listed on your FAFSA. Please check your SAR information for any corrections you may still need to make.

- If an EFC is NOT on the SAR, the SAR is not valid and your FAFSA cannot be used to calculate eligibility for financial aid. Your FAFSA is considered incomplete. Follow the instructions on the SAR to make corrections so that it may be sent to USD for processing of your Financial Aid Award (this may affect your priority status, so do not delay in correcting information. Make corrections prior to April 1, 2019). **A valid SAR must be received by April 1, 2019, to meet the USD priority filing deadline.**

Application Deadlines

To be considered a **priority** financial aid applicant, you must apply using the FAFSA including the USD federal school code (010395) after October 1, 2018 and before **April 1, 2019**. Please note, teaching Credential Students may qualify for a 5th year Cal Grant as an undergraduate. Students must contact CA Student Aid Commission (CSAC) at (888)-CA-GRANT (888-224-7268) to confirm eligibility.

Spring 2020 Applicants: The priority filing deadlines listed above are for students applying for financial aid for the academic year 2019-2020, including those students who apply for one semester only (e.g., Spring semester 2020).

Late Applicants: Students who do not meet the FAFSA application priority filing deadlines listed above OR do not provide all supporting documentation within the indicated time frames, will be considered for remaining funds **if** funds become available. Students in this situation may appeal to the Director of Financial Aid.

Very Late Applicants: All financial aid forms must be received by the OFA at least two months prior to the end of the term (Spring semester 2020 for students attending fall and spring 2019-2020). If documentation required to complete the financial aid application is received by the OFA late, eligibility for any type of financial aid for that academic term may be limited.

Additional Deadlines

Submission of Financial Aid Requirements

- If the USD Office of Financial Aid (OFA) requests any information from you through the portal or by mail (see below, financial aid notifications), the forms and/or documents must be submitted to the OFA within 3 weeks of the date of the request. Priority status may be lost if requested information is submitted after 3 weeks, which could mean a loss of certain funds.

- Please note: If incomplete information or information that conflicts with your FAFSA is received, there will be a need for follow-up. The 3 week deadline still applies to this part of the process.

Financial Aid Notifications

- Beginning in early March, USD will start sending email notifications to financial aid recipients detailing how to view their **Financial Aid Status** and **Award** on the MySanDiego Portal. Your **email notification** will include instructions for accessing your Financial Aid Status on the MySanDiego Portal. For detailed information regarding how to navigate your MySanDiego Portal, please see page 19.

- New Graduate/Credential Students: Students will receive an email notifying them how to access their Financial Aid Awards on line on their MySanDiego Portal. This email will be sent after the FAFSA is received and between 5-7 business days after the official date of admission. The emails will be sent in date order after students are admitted and as files are completed.

- Continuing Graduate/Credential students: Continuing students who are priority applicants will receive their email notifications in date order as FAFSA reviews are completed. **No Award will be produced for a student whose FAFSA has been selected for verification until all the verification material has been received and reviewed.** (see page 11 for additional verification information)

- All Awards for students are **ESTIMATED** and are not confirmed until all additional requested information has been received and reviewed.

- USD does not prepare Financial Aid Awards for students who have not been admitted.

Completion of the FAFSA

Refer to the 2019-2020 *FAFSA on the Web* (FOTW) Worksheet. You are not required to complete the worksheet before entering the information on the FAFSA on the Web. It is, however, highly recommended that you do so to assist yourself during the process. Use the sections at the bottom of each page (Notes) to remind yourself of questions you need to research or look up before you start entering the information.

The instructions for each section are listed on the FOTW. Below are a few additional helpful hints. Please note that the format online will look different when you open the FOTW.

Student Information

Enter your name and Social Security Number exactly as listed on the Social Security Card.

Student Information (and Parent Information for Credential Students)

A. For Dependent Credential students, read the instructions carefully to determine whose information to use. Note: The question, "*As of today, what is the marital status of your parents?"* determines whose information you will be listing in the income and asset section for Parent 1 and Parent 2. Contact the USD Office of Financial Aid if you have any questions.

B. The number of family members in your parents'/your (if Independent per FAFSA definition) household is not listed on the FOTW Worksheet. The question will appear when you make entries on the Web. Refer to the online "help" box for detailed directions.

C. Credential students: 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.

D. If you (or your spouse) indicate Dislocated Worker status, documentation might be requested by USD.

E. If you and/or your parent(s) filed a federal tax return and complete your FAFSA online, you may be offered the option to retrieve your tax data directly from the IRS. This is the most accurate and secure way to provide tax data. Note: this option is not available through the mobile app.

F. In the section for federal benefits received by you and/or your family, please note that one of the options is Supplemental Security Income (SSI). The SSI program pays benefits to disabled adults and children who have limited resources. SSI benefits are also payable to people 65 and older who meet the financial limits. Please don't check the box if you are receiving Social Security Income. Documentation of the specific benefits received may be requested by the OFA.

G. If your answer to the asset threshold question does not result in additional questions about assets, please note that USD may request asset information directly from you.

H. Asset values need to be listed as of the date when the initial FAFSA is signed. Do not list home value, tax sheltered savings in retirement accounts, or small businesses you own that have fewer than 100 employees. All other assets must be listed (for example, savings, CDs, trust funds, rental real estate, partnerships, S-Corps).

Reminder note for entry on the Web: USD's Federal School Code is 010395

Don't forget to e-sign and date the FAFSA.

If a Credential Student provides parental information, at least one of the parents must also sign and date the form. Submit the FAFSA between October 1, 2018 and April 1, 2019, to ensure consideration as a priority applicant for financial aid. 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 PRINT A COPY OF THE COMPLETED FAFSA FOR YOUR OWN RECORDS.

Completion of the Data Retrieval Process

To watch a short instructional video, refer to the tutorial at www.sandiego.edu/onestop/video-tutorials.php

How do I use the IRS Data Retrieval Tool (DRT)?

- To use the DRT, log in to the FAFSA and proceed to the parent and/or student financial section.
- Provide the requested information with regard to your tax filing status and, if you meet the eligibility criteria, you will be directed to the IRS website, where you will authorize the IRS to transfer your tax information into your FAFSA, by selecting "Transfer Now."
- You will then be directed back to the FAFSA website, where you will need to **sign and submit** your FAFSA.
- If the FAFSA is not signed and submitted after the DRT is used, the transferred tax information will not be saved in your FAFSA or transmitted to USD.
- When IRS data is transferred into your FAFSA you will not be able to view the data transferred. If you would like to be able to view the tax data processed by the IRS before providing it to the University of San Diego, you will need to order an IRS Tax Return Transcript (see below).

I used the IRS Data Retrieval Tool, but my Financial Aid Portal still shows my/my parents' tax data as outstanding, why is that?

- Make sure that you electronically signed and submitted the FAFSA after you used the DRT, otherwise the tax information will not transfer to USD.
- It can take up to a week for the updated FAFSA to be received by USD. Continue to monitor your portal for the update.
- If you are unable to use the DRT, please order a Tax Return Transcript from the IRS (see below).
- Make sure USD's school code (010395) is on your FAFSA when you use the IRS DRT.

How can I order a Tax Return Transcript if I do not want to use the Data Retrieval Tool or am ineligible to use it?

- If you need to order a Tax Return Transcript (TRT) from the IRS you may order one online by visiting http://www.irs.gov/Individuals/Get-Transcript or calling the IRS at 1-800-908-9946.
- Write the student's name and USD student ID on the transcript before mailing it to USD. Tax return transcripts and other documents including Social Security Numbers may not be accepted via email.

What if I am a victim of IRS tax-related identity theft?

- If you are a victim of IRS tax-related identity theft, please submit the following to the USD Office of Financial Aid:
  - A Tax Return DataBase View (TRDBV) transcript obtained from the IRS (by calling the IRS's Identity Protection Specialized Unit at 1-800-908-4490); and
  - A statement signed and dated by the tax filer indicating they were victims of IRS tax-related identity theft and that the IRS has been made aware of the tax-related identity theft

Communication from the Office of Financial Aid through your MySanDiego Portal

Listed below are the steps you need to complete on your portal after you have received an email notification:

Your Financial Aid Award Portlet:
- Accept/decline each fund offered within three weeks, EVEN IF you are appealing the Award. By accepting the aid that is offered, you indicate that you have read and understand all terms and conditions of the Award, including the requirements to renew scholarships and grants.

Financial Aid Requirements Portlet:
- Verification forms: Student Income Certification and Independent Verification Worksheet. Any verification forms are required and need to be submitted within 3 weeks of request even if 2017 tax returns have not yet been completed. Additional forms may also be requested as part of the verification process. Links within your Financial Aid Requirements will take you to the forms that you will need to complete, and return to USD.

- Loan forms: The Federal Direct and Graduate PLUS Information forms provide directions for completing the application process for these funds. Note that in order for loan funds to be available at the start of the fall semester, loans must be accepted on the portal by July 5, 2019. For USD to begin the electronic process for the Federal Direct Unsubsidized and Graduate PLUS loans, all the steps on studentloans.gov must also be completed.

Additional Forms:
- You may receive an email notification that specific follow-up forms have been sent to you via U.S. Postal Services. At the same time you may see a new request through your Financial Aid Requirements. As long as the requirements show a red flag or a yellow triangle on your portal, your Award is only an Estimated Award. It is important to **keep your mailing address current with the University in order to receive and complete the forms on time.**

- For continuing USD financial aid applicants, all required forms must be received and reviewed before a Financial Aid Award is produced.

- Please monitor your MySanDiego Portal frequently for any new requirements or "red flags".

Delay in receiving an Award Notification may be caused by:
- The Social Security number and name used on the FAFSA not matching the information submitted to the Office of Undergraduate Admissions, the USD Registrar and the Social Security Administration. **Always enter your name as it appears on your Social Security Card**.

- Your Student Aid Report (SAR) did not have an EFC listed in the upper right hand corner of the first page and generated a "Reject SAR". A Reject SAR must be cleared by you prior to the priority deadline to keep priority status. It is your responsibility to correct your FAFSA to clear any Reject. You may also contact Federal Student Aid at 1-800-433-3243.

- An incorrect or missing school code. USD's school code is **010395**.

Notification to check for updates/changes/award messages on your Financial Aid Portlet will be sent to:
- Prospective students: The email address you have on file with the University
- Continuing Students: Your USD email address

It is your responsibility to check your email from the USD OFA. You may need to re-set your spam filter to let USD emails pass through. Remember to check your financial aid status on your MySanDiego Portal frequently and pay attention to your Financial Aid Requirement flags—you do not have to wait for email reminders. If a red flag appears next to a requirement that you've already completed, additional information may be needed. Check your Financial Aid Award Messages on your portal for an explanation.

Family Education Rights and Privacy Act of 1974 (FERPA)
Students may grant the University permission to release information about their records to a third party (including parents, step-parents, etc.) by adding an authorized user to the FERPA page in the MySanDiego portal. Note: You must complete a separate entry for each parent, family member, or other individual to whom you wish to grant access to information regarding your student records.

1. Log into the USD MySanDiego Portal.
2. Click on the FERPA page under the Torero Hub drop down.
3. Click on Add Authorized User.
4. After you have added your authorized user's name and email address, please go to the Authorizations tab and select the areas to which you wish to provide access.

At USD, students who wish to restrict the release of directory information about themselves must complete a **Request to Restrict Directory Information** form. The completed form must be submitted in person to One Stop Student Center and must be accompanied by a photo I.D. A student does not have the right to request non-disclosure to a particular person or group of persons.

Students who wish to restrict directory information should realize that this action could have negative consequences. The names of students who have restricted their directory information will not appear in University publications. Also, employers, credit card companies, scholarship committees and the like will be denied any of your directory information and will be told: I'm sorry, but we have no information available about this person's attendance at USD.

Navigating My Financial Aid on the MySanDiego Portal

You can also view a series of short video tutorials at www.sandiego.edu/onestop/video-tutorials.php

After you have logged in to the MySanDiego Portal, under the **Torero Hub,** select the **My Financial Aid (Non-Law)** link from the drop-down menu. The screen below should appear.

Be sure you are looking at information for the appropriate academic year.

This is the main My Financial Aid screen. There are three main portlets of information. The first is the **Financial Aid Status Portlet**, which contains links to important information about your financial aid. Below the Financial Aid Status Portlet is the **Financial Aid Requirements Portlet**. The Financial Aid Requirements Portlet lists any outstanding documents/applications that may be necessary to complete the processing of your financial aid application. Below the Financial Aid Requirements channel is the **Financial Aid Award Portlet**. The Financial Aid Award Portlet displays your Financial Aid Award package for the academic year you selected. The following information will help guide you through the My Financial Aid portion of the portal.

The **Financial Aid Status Portlet** contains links to important information about your financial aid. Each of the links is briefly explained below.

- The <u>cost of attendance</u> will give you a breakdown of the costs from tuition, books, fees, etc. based on your reported number of units and residency.
- The <u>award</u> will allow you to view your Financial Aid Award and how much aid you will be receiving each term.
- The <u>messages</u> will allow you to view any messages the Office of Financial Aid has sent you regarding your award, including important alerts.

Please see the following pages to view each screen in more detail.

IMPORTANT: Check the status of your Financial Aid Status Portlet frequently. It is important to make sure your financial aid is up-to-date and all forms and applications are turned in on time. If you have any questions, contact the One Stop Student Center.

Cost of Attendance

By clicking the <u>cost of attendance</u> link from the Financial Aid Status Portlet, you can view the screen below. This screen includes an estimated cost of attendance based on your reported number of units and residency. If you believe there is a discrepancy, please contact the One Stop Student Center.

Financial Aid Requirements Portlet

The **Financial Aid Requirements Portlet** lists the status of each of the requirements for your financial aid. This includes verification documents and/or loan applications, as well as information regarding scholarships. The status will be indicated by a red flag, yellow triangle, or a green check. Please see the key below for further information.

Financial Aid Requirements

2018-19 Academic Year

Choose Another Aid Year

Requirements ⬍	Fund ⬍	Source ⬍	Term/Period ⬍	Status
Federal Work-Study Request Form	College Work Opportunity			✔
Change of Status Form				✔
Direct Graduate PLUS Loan Master Promissory Note				✔
Direct Stafford Loan Master Promissory Note				✔
Entrance Loan Counseling	Fed Direct Grad PLUS Loan			✔
Entrance Loan Counseling	Fed Direct Unsubsidized Loan			✔
Federal Direct Graduate PLUS Loan Form	Fed Direct Grad PLUS Loan			✔
Federal Direct Loan Application Information	Fed Direct Unsubsidized Loan			✔
Free Application For Federal Student Aid				✔
Graduate Federal Work Study Request Form				✔
Student Analysis Follow Up #2				✔

Important Information: Please note that the red flags for the Federal Direct Loan requirements will not be updated until mid-July if all requirements have been completed. The red flags will remain on the portal if you decline the loans. The 3 week deadline does not apply to loan requirements. This includes applications, Entrance Loan Counseling, and Master Promissory Notes (MPN). Also, please note that your financial aid award is not final until all Verification Requirements have been completed and reviewed.

Financial Aid Requirements Status Key

Red Flag: Outstanding Requirement
This means that something is missing from the information requested or the Office of Financial Aid has not received the requirement.

Yellow Triangle: Received Not Yet Reviewed/Pending
This means that the Office of Financial Aid has received your document and is processing it.

Green Check: Satisfied
This means that your requirement has been reviewed and processed. There is no further action required.

Financial Aid Award Portlet

By clicking the <u>award</u> link from the Financial Aid Status channel or clicking into the Financial Aid Award Portlet, you will be sent to the main award screen (see example below). From this screen, you are able to access your **Award Overview** and **Accept Award Offer**, which is where you accept or decline each award. Each corresponding tab has been highlighted below.

Financial Aid Award Overview

The Award Overview tab allows you to view your Financial Aid Award. The Financial Aid Award lists the types of financial aid offered to you. This screen, as seen below, includes your financial aid need calculation, the housing status you listed on the FAFSA, Cost of Attendance and your Financial Aid Award. Each award is listed by semester and shows the current status. To accept or decline your award, you will need to go to the **Accept Award Offer** tab.

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Accept Award Offer

The **Accept Award Offer** screen, as seen below, allows you to accept or decline each award you have been offered. For any awards that have not been previously accepted or declined, there will be a pull down menu on the right side of the award allowing you to select the appropriate action.

To reinstate a previously declined award or loan, please contact the One Stop Student Center.

Award Package for 2018-19 Academic Year

Print

Notice of Disbursement and Right to Cancel a Federal Direct Subsidized/Unsubsidized, Perkins, or PLUS loan

Federal student and parent loan funds may begin crediting to student accounts up to 10 days prior to the start of the semester if all processes are complete. I Thursdays thereafter. Specific loan disbursement amounts and dates of credit to your student account may be viewed via your USD Student Account. To acce Account' channel.

As a student or parent borrower, you have the right to cancel the entire loan or any portion (a specific disbursement) of any federal Direct, Perkins or PLUS loa or within 14 days of notification. In addition, you have the Right to Cancel the USD Private loans (the Trust Loan and the Law School's Tuition Credit Loan).

To request cancellation of a loan disbursement, please submit the request in writing:
Undergrad/Grad: To the Office of Financial Aid Office via drop off at the One Stop Student Center, located at UC 126 or via drop box in front of the Office of
Law Students: To the Law School Financial Aid Office, 203 Warren Hall or via email to lawaid@sandiego.edu

Options for Accept Award Offers include:
1. Accept the full award amount by selecting Accept Full Amount of All Awards.
2. Choose Decline or Accept for each fund.
3. Accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount field.

Award Decision

Fund	Status	Term	Amount
USD Graduate Grant	Accepted via Web	Fall 2018	$2,775.00
	Accepted via Web	Spring 2019	$3,330.00
		Fund Total:	$6,105.00
College Work Opportunity	Accepted via Web	Fall 2018	$2,450.00
	Accepted via Web	Spring 2019	$2,450.00
		Fund Total:	$4,900.00
Fed Direct Unsubsidized Loan Originated		Fall 2018	$10,250.00

Housing and Units Portlet

The Housing and Units Portlet displays the housing assignment and number of units on file for you in the Office of Financial Aid. If this information is not correct, you must submit a Change of Status e-form, which can be found at the bottom of the portlet.

Financial Aid Messages

By clicking the messages link from the Financial Aid Status Portlet, you will be directed to the Messages screen, as seen below. It is **very important** that you check your financial aid messages frequently. Financial Aid Counselors use this screen to communicate important information to students regarding their financial aid.

Checklist for the Application Process

☐ Submit the FAFSA by April 1, 2019, USD's priority filing deadline. USD's Federal School Code is 010395.

☐ 3 – 4 weeks after filing the FAFSA, begin checking USD portal for additional requirements and return documents within the 3 week deadline of the request for the documentation.

☐ Submit the required Financial Aid Requirements to USD by the specified deadline.

☐ Through your Financial Aid Award on the MySan DiegoPortal, accept each fund you plan to use.

☐ Follow the status on your MySanDiego Financial Aid Portal regularly and return requested forms and information within required deadlines.

☐ Complete all Award Forms.

☐ Complete Entrance Loan Counseling (ELC), if needed after June 1.

☐ Complete Master Promissory Notes (MPN), if needed after June 1.

☐ Complete a Change of Status Form, if units listed on your Award do not match your enrollment plans.

☐ Arrange for Direct Deposit (eRefund), if desired.

☐ Contact the USD One Stop Student Center if you have any questions after you have received your first bill in July 2019.

☐ Remember to update the FAFSA on the Web with completed tax information if you initially filed the FAFSA based on estimated income tax Information.

☐ If you wish to grant the University permission to release information about your records to a third party (including spouse, parent, etc.), you will need to add the individual(s) as an authorized user to your FERPA page in the MySanDiego portal.

☐ Check your portal regularly!

Frequently Asked Questions & Additional Information

1 Q: What will my FAFSA tell USD?

1 A: When the FAFSA is submitted, a number called the Expected Family Contribution (EFC) is calculated, based on the income and asset information listed by you and your spouse, as well as your family size and the number of family members who will be in college during the year. The EFC is an assessment of the family's relative financial strength and is rarely the amount that you will actually need to pay to enroll at every college to which you apply. Your estimated federal need is calculated by subtracting your EFC from your cost of attending USD. Some funds may only be awarded to students based on federal need criteria.

2 Q: I know that income information is required on the FAFSA, but what if my tax return is not yet complete for 2017?

2 A: Most 2017 tax returns will be filed by October 15, 2018. If you or your spouse have a 2017 filing extension beyond October 15, 2018, you should complete the FAFSA by the priority application deadline based on an estimate of 2017 income. You can update your FAFSA after the federal income tax return has been filed. **Filing an extension with the IRS holds back the processing of financial aid applications.**

- THE DEADLINES LISTED ON PAGE 6 WILL BE USED TO DETERMINE IF YOU ARE A PRIORITY FINANCIAL AID APPLICANT. To be considered for USD need-based graduate grant and for certain federal funds, you must be a priority applicant.

3 Q: Does USD want a copy of tax returns?

3 A: No. Please use the IRS Data Retrieval Tool (DRT) within the FAFSA on the Web. If the IRS DRT is not used, tax information must be provided on an IRS Tax **Return** Transcript (TRT). Tax Account Transcripts (a list of tax information) and Tax Returns (1040s) may not be used to complete verification. Tax Returns must be processed by the IRS to allow for a successful Data Retrieval. Please allow for 2-3 weeks after an electronic tax return has been filed for the DRT to be available. If a paper 1040 was filed, please allow at least 6 weeks for your tax return to be processed.

4 Q: What if I am a victim of IRS tax-related identity theft?

4 A: If you are a victim of IRS tax-related identity theft, please submit the following to the USD Office of Financial Aid:
- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS (by calling the IRS's Identity Protection Specialized Unit at 1-800-908-4490); and
- A signed and dated statement indicating you are a victim of IRS tax-related identity theft and that the IRS has been made aware of the tax-related identity theft.

5 Q: What does Verification mean?

5 A: Verification is the process universities must complete to confirm the data on the FAFSA is accurate. Through the verification process, USD confirms that a family was able to sustain their living expenses with the income and resources reported.

A certain number of applications are randomly selected by Federal Student Aid for "verification" each year. USD must follow up for required verification items, including, but not limited to: verification of family size, completed tax information, and other family information. If you do not use the IRS Data Retrieval option within FAFSA on the Web, copies of your Federal Tax Return Transcript will be requested. If you are married and did not file jointly with your spouse, USD will also need a signed copy of your spouse's IRS Tax Return Transcript. Please do not submit any information to USD if it has not been requested directly by USD. All forms submitted must be completed and signed by all required persons. **Do not submit copies of State Income Tax Returns.**

6 Q: Will USD need additional information?

6 A: Additional 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 Federal Student Aid.

2. Follow-up request(s) after the application and initially requested information is received and ~~is~~ reviewed by the staff of the USD Office of Financial Aid, if it is determined incomplete or conflicting information was received. For example, a form for itemization of income and expenses might have to be completed by students with unusual amounts listed on their federal tax data.

3. Note that the OFA is required by law to request clarification any time documentation is incomplete or conflicts with other information. 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 because new information may raise additional questions. It is a student's responsibility to check the status of Financial Aid Requirements and Financial Aid Award Messages.**

PLEASE READ THE INSTRUCTIONS ON EACH FORM CAREFULLY TO PREVENT THE NEED FOR ADDITIONAL FOLLOW-UP.

7 Q: What if I need to correct something on the FAFSA?

7 A: You should enter the correct information on your FAFSA on the Web as soon as possible.

- If no Expected Family Contribution (EFC) is listed on the response from the processed FAFSA (Student Aid Report - SAR), follow the instructions on the SAR and correct missing/erroneous information and resend it immediately to Federal Student Aid.

- If an EFC is listed on the SAR and you need to make a correction when tax returns are completed, use the Data Retrieval feature to complete the transfer of tax information.

- Remember that assets must be reported as of the day you complete the initial FAFSA; assets cannot be updated for later changes. If you make an error in reporting assets, write a letter to the USD OFA detailing the error and the correction with any relevant documentation.

8 Q: What if my situation changes after I apply, or after I have received my award?

8 A: Complete the Special Circumstances Appeal Form, available on the Forms section on the Office of Financial Aid Website http://www.sandiego.edu/financialaid/forms.

9 Q: What happens if I change my units or residency?

9 A: Your Financial Aid Award might not post to your student account. Be sure to submit a Change of Status (COS) form if you change units or housing.

(Note: Refer to page 10 of this Guide for Full-Time/Half-Time/Part-Time unit status)

- Financial aid will not credit to your Student Account 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 the USD Housing Office.

- Changes in financial aid may occur when you change your enrollment or housing status because certain types of aid can only be applied toward tuition or University charges.

- Refer to the information on the USD Website regarding Status Changes at http://www.sandiego.edu/financialaid/forms.

10 Q: What if my FAFSA is still going through the verification process, or I did not submit my FAFSA by the fee payment deadline in August?

10 A: You will need to arrange to pay your bill at Student Accounts while your application for financial aid is being processed. For example, you may need to select a payment plan. Payment arrangements may be made online through your MySanDiego Portal, Torero Hub Tab, My Student Account Portlet.

- If no FAFSA is on file, or you only have a Student Aid Report (SAR) with invalid calculation, the OFA cannot process an Award for you.

- You may make arrangements at the One Stop Student Center (University Center 126) for payment of your University Account if you are unable to complete payment arrangements through the MySanDiego portal.

11 Q: Why hasn't my financial aid credited to my student account?

11 A: Possible 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 number of units in which you enrolled through the Registrar's Office does not match the number on which your financial aid award is based.

- Your housing status differs between the Office of Financial Aid, Student Housing and Student Accounts.

- You have not completed all the Financial Aid Requirements assigned to you on the Financial Aid Requirements Portlet on the MySanDiego Portal.

- You have not completed the promissory note(s) and/or Entrance Loan Counseling for your loan(s).

- Your FAFSA is still going through the verification process.

12 Q: Does my Grade Point Average or the length of my program have an impact on my Financial Aid Funding?

12 A: Yes. If you do not meet USD's Satisfactory Academic Progress (SAP) requirements, the OFA will notify you and you will need to appeal in order to continue to receive financial aid. You must submit the SAP Appeal form, the SAP Academic Plan form (http:www.sandiego.edu/documents/SAPAppealForm.pdf), and an appeal letter to the OFA.

13 Q: May I Appeal for other reasons than GPA?

13 A: Yes. You may submit a written, signed letter including student ID number (emails cannot be accepted as appeals). If the letter indicates change in income, a follow-up form will be sent to you requesting your current expense and income information.

- Filed a FAFSA late? If you submit the FAFSA with USD's school code after the priority filing deadline due to extenuating circumstances you may appeal to the Director of the OFA. You should do this as soon as you file your FAFSA. If your appeal is approved, you will be considered for funds that are available at the time of the appeal.

- Not enough funding? You may appeal following the instructions on the Additional Expenses Form: http://www.sandiego.edu/financialaid/forms.

- You may also write an appeal if USD follow-up information was submitted later than the 3 week deadline as this can also affect priority filing status.

14 Q: What if I receive an Outside/Private Scholarship?

14 A: Congratulations! Please send all information about Outside Scholarships, including Scholarship Checks, to the Office of Financial Aid. The amount of Scholarship you receive will be coordinated with your other financial aid, and may not exceed your Federal Need or your Cost of Education.
Please be sure the scholarship organization makes the check payable to USD only (student's name in notes section). Many outside/private scholarships may reduce loans in the financial aid award.

15 Q: May I use Veteran's Benefits to attend USD?

15 A: Yes. You can use Veteran's benefits, including Yellow Ribbon Scholarship and Post 911 benefits at USD. To activate your benefits, please contact the VA School Certifying Official at the USD Veterans' Affairs Center, University Center 225.

Budget and Fee Payment Information

Your Cost of Attendance is listed as part of your Award Notification. Current budget information is listed on the website for USD Office of Student Accounts:

http://www.sandiego.edu/finance/student-financial-services/student-accounts/cost/graduate.php

All billing statements for 2019-2020 will be sent to you through your USD Student Account Portlet. An email from Student Financial Services will be sent to your USD email account notifying you when a new bill is available. Online payments by electronic check may be made via your USD portal account. Payments may also be made in person at the USD One Stop Student Center (OSSC) or at the Cashier's Office. The OSSC accepts only cashier's checks and personal checks while the Cashier's Office accepts all check, money order, and 529 Plan payments. Alternatively, you may make check, money order, and 529 Plan payments by mail via the U.S. Postal Service to the Cashier's Office. Please note, USD does not accept debit or credit card payments. Please make sure to meet posted payment deadlines in August 2019 and January 2020.

Students initial Financial Aid Award will be based on:

Credential students: 12 units per semester
Master's Degree 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, 2019 to be considered for **maximum grant eligibility** in accordance with USD policy.

Unit requirement for full-time and part time enrollment:

Credential students	Graduate Students	Doctoral Students
12+ units = full time	9+ units = full time	6+ units = full time
9-11.5 units = ¾ time	7-8.5 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, please complete the 2019-2020 Change of Status form with the number of units you will be enrolled in each semester. You may access the form at: https://mysdsvcs.sandiego.edu/eforms/fa_COS_1920.