

2020-2021
Guide to Applying/Reapplying
for Financial Aid at USD
for Undergraduate Students



USD Office of Financial Aid



The financial aid application process is complex and the priority application deadlines are early, therefore the *USD Office of Financial Aid* provides this guide to assist Undergraduate student 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](#).

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](#).

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 2020-2021.

Kellie Nehring
Director of Financial Aid

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The Application Process

Eligibility for Financial Aid

You may submit the Free Application for Federal Student Aid (FAFSA) and be considered for financial aid at the University of San Diego if you are:

- a United States citizen or eligible non-citizen with a valid Social Security Number, and
- 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 (not admitted to an eligible degree/certificate/credential program);
- are auditing classes; and/or
- are enrolling for continuing education units, except if required by your academic program.

Forms to be Completed

- 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 website at <https://fsaid.ed.gov>.
- **2020-2021 Free Application for Federal Student Aid (FAFSA)**—apply online or through a mobile device to be considered for any federal, state, or need-based institutional funds, including the Federal Parent Loan for Undergraduate Students (PLUS). Access the FAFSA online at <https://studentaid.ed.gov/sa/fafsa> 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. A paper FAFSA takes longer to process. **The USD priority FAFSA deadline is March 2, 2020. Students who submit the FAFSA after September 1 will need to appeal to be considered for USD funds.**
- **Cal Grant:** Undergraduate students applying for a new Cal Grant must submit a GPA Verification Form, completed by a high school official or by a college Registrar (if currently a college student) to the California Student Aid Commission by March 2, 2020. USD One Stop Student Center (OSSC) has copies of the form, or you may print it from www.csac.ca.gov.
- **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, 2019 and before March 2, 2020. 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.
- **USD Dream Act Application** - Students who will graduate 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 eligibility criteria and additional information.
- **University Ministry Scholarship.** The USD University Ministry Scholarship is designed to encourage and support students to grow in their faith, discern their vocation, explore ways of being in solidarity with those in need and to be prepared to help address humanity's urgent challenges. The annual renewable scholarship is available to Catholic students who have demonstrated consistent engagement and servant leadership in their parish, school and

community. Those who receive the scholarship will be expected to continue their engagement and servant leadership at USD through the programs offered by the University Ministry Center. The scholarship is \$5,000 per year and approximately 20 students are selected each year. Eligible students will be invited to apply after they are admitted to the university. Students must submit a completed Free Application for Federal Student Aid (FAFSA) to USD and it must show eligibility for need based financial aid.

Notes

- Certain funds require full-time enrollment. The Federal Pell Grant may be available for less than half-time enrollment.
- Teaching Credential students are considered 5th year undergraduate students for federal financial aid.
- Students who have already earned a BA/BS degree and are admitted to complete a second BA/BS, or to complete undergraduate units required for admission to a graduate program, may only qualify for federal and/or non-federal loans.
- If you are only interested in merit scholarships awarded through the Office of Undergraduate Admissions, you are not required to file a FAFSA.
- ALL applicants need to retain a copy of the form(s) they complete for their records.
- USD does NOT require the College Scholarship Service (CSS) Profile.

Where to find the FAFSA

- You will find a direct link to the 2020-2021 FAFSA on the USD Office of Financial Aid (OFA) website at www.sandiego.edu/financialaid.
- Access the FAFSA online at <https://studentaid.ed.gov/sa/fafsa> 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://studentaid.ed.gov/sa/fafsa>.
- First-time applicants: The fastest way to file the FAFSA is by completing the *FAFSA on the Web* (FOTW). You (and your parents) will sign electronically when completing the FAFSA using your FSA username and password or by printing out the signature page at the end of the FAFSA and mailing it to Federal Student Aid.
- A FOTW Worksheet is available on the FAFSA website to help you complete the FAFSA. It is highly recommended that you complete the Worksheet prior to starting the FAFSA entry process. DO NOT mail the Worksheet to the Federal Student Aid; only the FOTW information entered by you online, or the paper FAFSA, are considered official FAFSA documents.
- Continuing applicants: Follow the instructions that were emailed to you from the Department of Education or log on to <https://studentaid.ed.gov/sa/fafsa>. Note that you must select the “pre-filled” option for the 2020-2021 FAFSA to transfer your biographical information from the 2019-2020 FAFSA. All income and asset information must be updated each year. You must also enter **010395** as USD’s school code.

*******Important*******

Remember to apply for outside private or government scholarships for 2020-2021. See <http://www.sandiego.edu/financialaid/scholarships/how-to-apply-for-scholarships.php> for helpful information, and apply early. USD students received over \$2.2 million in outside scholarships for 2018-2019. They used their outside scholarships to replace student loans and reduce their indebtedness.

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 Offer (this may affect your priority status, so do not delay in correcting information. Make corrections prior to March 2, 2020). **A valid SAR must be received by March 2, 2020, to meet the USD priority filing deadline.**

Application Deadlines

To be considered a **priority** financial aid applicant, you must complete the FAFSA including the USD federal school code (010395) between October 1, 2019 and **March 2, 2020**. For residents of California who are applying for a CAL Grant, both the FAFSA and GPA Verification Form must have a postmark or submission date no later than March 2.

Spring 2021 Applicants: The priority deadlines listed above are for students applying for financial aid for the academic year 2020-2021, including those students who apply for one semester only (e.g., Spring semester 2021).

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 2021 for students attending fall and spring 2020-2021). 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.

Financial Aid Notifications

- Beginning in mid-February, USD will send email notifications to financial aid recipients detailing how to view their **Financial Aid Status** and **Financial Aid Offer** on the MySanDiego Portal. Your **email notification** will include instructions for accessing your Financial Aid Status on the MySanDiego Portal. All admitted first year students who are priority financial aid applicants will be offered aid by May 1, 2020. For detailed information on how to navigate your MySanDiego Portal, please see page 12.
- First year/undergraduate transfer students who have been admitted by the Office of Undergraduate Admissions will receive an email with instructions for accessing the Financial Aid Offer online, once the awarding process has started. This email will be sent to the email address you have on file with the University after the FAFSA is received and 5-7 business days after the official date of admission. The information will be sent only if a valid FAFSA with USD's school code has been received from Federal Student Aid. Students selected for verification will also need to provide any information requested through their Financial Aid Requirements (see page 10 for additional verification information).
- Continuing students who are priority financial aid applicants will receive email notification through their USD email account when additional information is requested or when their financial aid offer is available to view through the portal. Students whose FAFSA has been selected for verification will need to submit all requested information before their financial aid offer may be finalized (see pages 10 and 20 for verification information).
- **All Financial Aid Offers for students are ESTIMATED and are not confirmed until all additional requested information has been received and reviewed.**
- USD does not prepare Financial Aid Offers for students who have not been admitted.

Completion of the FAFSA Information

Refer to the 2020-2021 *FAFSA on the Web* (FOTW) Worksheet. You are not required to complete the Worksheet before entering the information on the FAFSA on the Web, but it is 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 your Social Security card.

Enter the highest level of education your parent(s) completed because the information may be used to determine eligibility for grants or scholarships.

For first year students: If you enter the state to find the name of your high school, select [CONFIRM] to get the list of schools. When you have added the school, select [NEXT] to continue.

Student Dependency Status

If you answer “Yes” to any of the dependency questions, the sections for parental information will not be displayed. USD may ask you to provide documentation of your status.

For Parent Information & Student Information

- A.** For Dependent students whose biological or adoptive parents are separated or divorced, report the income and asset information for the parent with whom you lived the most during the last 12 months. If the parent with whom you lived most has remarried, report their current marital status as “married”.
- B.** Refer to the online “help” box for detailed directions with regard to the number of family members in your parents’ or your (if Independent per FAFSA definition) household.
- C.** 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 and/or your parents indicate Dislocated Worker status, documentation may 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.
- F.** In the section for federal means-tested 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 very limited resources and is not the same as Social Security. Documentation of the 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 the value of the home in which you live, tax sheltered savings in retirement accounts, or small businesses that your parents own and have fewer than 100 employees. All other assets need to be listed (for example, savings, CDs, trust funds, rental real estate).

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

Remember to sign and date the FAFSA. If you provided parental information, at least one of your parents must also sign. If your biological or adoptive parents are separated or divorced, the parent with whom you lived most in the twelve months prior to completing the FAFSA should provide parental information and sign your FAFSA. Submit the FAFSA between October 1, 2019 and March 2, 2020, 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.

KEEP A COPY OF THE COMPLETED FAFSA FOR YOUR 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's 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 (by student AND parent) 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) or provide a signed and complete copy of the 2018 tax return submitted to the IRS.
- 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. You may provide a signed and complete copy of the tax return submitted to the IRS (including all schedules and attachments) instead of a Tax Return Transcript.
- Write the student's name and USD student ID on the transcript or return before mailing it to USD. Tax Return Transcripts and other tax documents including Social Security Numbers may be uploaded using the Parent or Student Tax Upload forms on the portal, but not be accepted via email.

Communication from the Office of Financial Aid through your MySanDiego Portal

You will need to complete the steps below through your portal after you receive your email notification:

Your Financial Aid Award Portlet:

- Accept/decline each fund offered within three weeks, EVEN IF you are appealing the Offer. By accepting the aid that is offered, you indicate that you have read and understand all terms and conditions of the Offer, including the requirements to renew scholarships and grants.
- If you have been notified by the California Student Aid Commission that you are eligible for a Cal Grant and it is not included in your Financial Aid Offer, notify the Office of Financial Aid as soon as possible. USD counts eligibility for federal and state grants toward the determination of eligibility for institutional funds.

Financial Aid Requirements Portlet:

- The Parent Electronic Transactions Agreement and the Student Electronic Transactions Agreement are electronic forms (eForms) that authorize the use of electronic financial aid forms. Use of electronic forms is optional. You may request paper forms if you prefer, or if your parent does not have an email account. Note: the parent who signs the Parent Electronic Transactions Agreement will also need to sign any electronic forms requiring a parent signature.
- Verification Forms: For example, *Parent Income Certification*, *Student Income Certification*, *Dependent or Independent Verification Worksheet*, and *Parent or Student Statement of Income and Expenses*. Any verification forms are required and need to be submitted as soon as possible even if tax documents are not uploaded or attached. Additional forms may subsequently be requested as part of the verification process. Links within your Financial Aid Requirements Portlet will take you to the forms you will need to complete and return to USD. Students will need to provide a parent email address on any electronic forms collecting parent data and notify the parent to check their email and complete the form. **Please note: All questions on these forms with regard to tax return data as well as income and expenses refer to the 2018 calendar year.**
- Loan/Scholarship/FWS forms: The Scholarship Questionnaire, Federal Work-Study Request form, USD Trust Loan contract, Federal Direct/PLUS Information and other forms requesting additional information regarding your application for financial aid. These forms are required only if you plan to use the associated 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, 2020. For USD to begin the electronic process for the Federal Direct Subsidized, Unsubsidized and Parent PLUS loans, all the steps listed on studentloans.gov must also be completed. The Scholarship Questionnaire needs to be completed by students who would like to be considered for endowed or annual grants or scholarships, including those who appeal for additional assistance.

Additional Forms:

- Additional information regarding your application for financial aid may be requested at any time. Additional items may be added to your Financial Aid Requirements or may be mailed to you mailing address. It is important to **keep your mailing address current with the University in order to receive and complete the forms on time**. If you see the status of a Requirement change from a green check or yellow triangle to a red flag, this indicates that additional information is needed. **As long as the requirements show a red flag or a yellow triangle on your portal, your Offer is Estimated.**
- For continuing USD financial aid applicants, all required forms must be received and reviewed before the Financial Aid Offer is produced.

Delay in receiving an Offer may be caused by:

- The Social Security number and name used on the FAFSA do not match 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/active 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 One Stop Student Center. 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 Active 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.

The screenshot shows the MySanDiego portal interface. The top navigation bar includes the MySanDiego logo and a search bar. The left sidebar contains a navigation menu with options like Torero Hub, Welcome, My Support Services, Applications & Tools, My Academics, My Financial Aid (Non-Law), My Student Account, FERPA, Analytics, My Torero Services, Career Readiness, Library, Law Library, Safety Check, SOLES, and Enrollment. The main content area is titled 'My Financial Aid (Non-Law)' and is divided into three main sections:

- FINANCIAL AID STATUS**: This section displays the '2019-20 Academic Year' and includes links for 'Financial Aid Status', 'Financial Aid Award', and 'Financial Aid Requirements'. It also provides information about unmet requirements and the total amount of aid awarded.
- FINANCIAL AID REQUIREMENTS**: This section lists outstanding documents for the '2019-20 Academic Year'. It includes a table with columns for 'Fund #', 'Fund Name', 'Term/Period', and 'Status'. The table shows two entries: 'Enhance Loan Counseling' and 'Enhance Loan Counseling', both with a status of 'Not Done'.
- FINANCIAL AID AWARD**: This section displays the 'Financial Aid Offer' for the selected academic year.

On the right side of the page, there are two additional sections: 'FINANCIAL AID USEFUL LINKS' and 'FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)'. The 'FINANCIAL AID USEFUL LINKS' section contains a list of links for various forms and applications, such as '2019-2020 Change of Status Form', '2019-2020 FWS Appeal Form', '2019-2020 (Dependent) Special Circumstances Form', '2019-2020 (Independent) Special Circumstances Form', '2019 Summer Supplemental Financial Aid Application', '2019 Summer College Work Opportunity Application', '2019 Summer Change of Status Form', '2018-2019 Change of Status Form', '2018-2019 Understanding Your Financial Aid Award For New Students and Parents', 'Financial Aid Loan Counseling', 'Student Employment', 'Money Management Tools & Tips', and 'Free Book Grants'. The 'FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)' section provides information about FERPA, including a link to the FERPA page and a link to the FERPA page.

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 Portlet is the **Financial Aid Award Portlet**. The Financial Aid Award Portlet displays your Financial Aid Offer for the academic year you selected. The following information will help guide you through the My Financial Aid portion of the portal.

Financial Aid Status Portlet

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

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

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

IMPORTANT: Check the status of your Financial Aid 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 cost of attendance 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.

A screenshot of the "Cost of Attendance for 2019-20 Academic Year" page. The page has a navigation bar with "Student", "Financial Aid", and "Praxis Account" tabs. Below the navigation bar is a search field. The main heading is "Cost of Attendance for 2019-20 Academic Year". A note states: "All the following information is based on your status as a **Standard FT F2S On-Campus student** receiving financial aid for the fall 2019 spring." Below this is a table with two columns: the category of expense and the amount. The total cost of attendance is \$70,000.00.

Estimated AS Fees	\$742.00
Books and Supplies	\$1,970.00
USD Health Insurance	4.00
Health Services Fee	\$540.00
Media Fee	\$14.00
Personal Necessities	\$2,083.00
Room and Board On Campus	\$14,128.00
Student Life Position Fee	\$140.00
Transportation	\$864.00
Tuition	\$50,450.00
Total	\$70,000.00

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.

Fund	Source	Term/Period	Status
Entrance Loan Counseling	Fed Direct Subsidized Loan		
Entrance Loan Counseling	Fed Direct Unsubsidized Loan		
Federal Direct Loan Application	Fed Direct Subsidized Loan		
Federal Direct Loan Application	Fed Direct Unsubsidized Loan		
Federal Direct Parent PLUS Loan Form	Fed Direct Parent PLUS Loan		
Cal Grant Enrollment Acknowledgement			
Dependent Verification Worksheet			
Federal Work-Study Request Form	Federal Work-Study		
Federal Work-Study Request Form			
Free Application For Federal Student Aid			

Financial Aid Requirements Status Key

-  **Red Flag:** Outstanding/Incomplete Requirement/Parent Section of Eform not yet completed. This means that the Office of Financial Aid has not received the requirement, or something is missing from the information requested (for example, parent section of an eForm not yet received).
-  **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 [award](#) link from the Financial Aid Status Portlet or clicking into the Financial Aid Award Portlet, you will reach the main award screen (see example below). From this screen, you are able to access your **Award Overview** and **Accept Award Offer** tabs, which is where you accept or decline each type of aid. Each corresponding tab has been highlighted below.

Financial Aid Award Overview

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

Need Calculation		Cost of Attendance	
Cost of Attendance	\$70,999.00	Estimated AS Fees	\$242.00
Estimated Family Contribution	\$2,287.00	Books and Supplies	\$1,970.00
Initial Need	\$68,712.00	USD Health Insurance	\$0.00
Outside Resource	\$0.00	Health Services Fee	\$340.00
Need	\$68,712.00	Medic Fee	\$14.00
		Personal Necessities	\$2,853.00
		Room and Board On Campus	\$14,126.00
		Student Life Pavilion Fee	\$140.00
		Transportation	\$864.00
		Tuition	\$50,450.00
		Total:	\$70,999.00

Accept Award Offer

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

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

Award Decision

Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
Federal Pell Grant	Accepted	Fall 2019	\$1,973.00		
	Accepted	Spring 2020	\$1,973.00		
Fund Total:			\$3,946.00		

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 and your email frequently. Financial Aid Counselors use this screen and email to communicate important information to students regarding their financial aid.

The screenshot shows the University of San Diego Financial Aid Messages interface. At the top left is the University of San Diego logo. Below it are navigation tabs for 'Students', 'Financial Aid', and 'Employment'. A search bar is located below the tabs. The main heading is 'Messages for 2019-20 Academic Year'. A note states: 'Messages that are directed to all financial aid applicants, or to you personally, display below.' A 'Message' section contains a link: 'Please click on this link: [Understanding Your Financial Aid Award](#) to review important information that will explain how your financial aid will help you pay your USD charges, Conditions of your financial aid award, and USD's Satisfactory Academic Progress policy.' Below this is a link: '[Select Another Aid Year](#)'. At the bottom right is a link: '(Overall Financial Aid Status)'. At the bottom left, it says 'RELEASE: 8.21.1' and '© 2019 Elucian Company L.P. and its affiliates.'

Financial Aid Application Timeline

October 2019 – March 2, 2020

- Submit the FAFSA by March 2, 2020, USD's priority filing deadline. USD's Federal School Code is 010395.
- Make sure you receive a Student Aid Report (SAR) within a few days from the Federal Student Aid. If no response, contact Federal Student Aid at 1-800 4-FEDAID.

February - May 2020

- New students:** After Undergraduate Admissions sends you an Offer of Admission, begin checking your Financial Aid Requirements through the MySanDiego portal.
Continuing students: begin checking your 2020-2021 Financial Aid Requirements in mid-February)
- Check your USD email and financial aid status on the MySanDiego Financial Aid Portlet regularly.
- Submit Financial Aid Verification Forms and documents to USD as soon as possible. The review process takes time and the sooner documents are submitted, the sooner your Financial Aid Offer will be finalized.
- Accept the aid you plan to use. **All Offers are estimated until all follow-up information has been received, reviewed, and processed.**

June - July 2020

- Complete Entrance Loan Counseling (ELC) and Master Promissory Notes for federal loans through <https://studentloans.gov>, if needed, after June 1.
- Submit the Federal Work-Study Request Form, if offered Federal Work-Study.
- Authorize Direct Deposit (e-Refund) of any refunds (https://www.sandiego.edu/finance/documents/sa_how_to.pdf), if desired.
- Contact the USD One Stop Student Center if you have any questions after you have received your first bill in Summer 2020.
- If you wish to grant the University permission to release information about your records to a third party (including parents, step-parents, etc.), add the individual(s) as an authorized user to your FERPA page in the MySanDiego portal.

October 2020 – March 2, 2021

- File your 2021-2022 FAFSA by March 2, 2021 to maintain priority applicant status for next year!

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 parents, as well as your family size and the number of siblings that will be in college during the year if you are a dependent student. The EFC is an assessment of the family's relative financial strength and is rarely the amount that the family will actually need to pay for the student to enroll at every college to which they 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 (please see page 21 for an example of the need calculation).

2 Q: If my parents are divorced, how will I know which parent's information to use?

2 A: Follow the FAFSA instructions: Report the income and asset information for the parent with whom you lived the most during the last 12 months. It is important to follow this requirement on the initial FAFSA to prevent delays in processing. Students have previously lost a significant amount of Financial Aid if they have discovered later that they made an error in answering this question on the initial FAFSA.

3 Q: I know that income information is required on the FAFSA, but what if my tax return or my parents' tax returns are not yet complete for 2018?

3 A: Most 2018 tax returns will be filed by October 15, 2019. If you or your parents have a 2018 filing extension beyond October 15, 2019, you should complete the FAFSA by the priority application deadline based on an estimate of 2018 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 5 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.

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

4 A: All students and parents are strongly encouraged to use the IRS Data Retrieval Tool (DRT) within FAFSA on the Web. For students selected for verification, if the IRS DRT is not used, tax information must be provided on an IRS Tax **Return** Transcript (TRT) or a signed and complete copy of the tax return submitted to the IRS (including all schedules and attachments). Tax Account Transcripts (a partial list of tax information) may not be used for verification. (For additional information about the DRT, or ordering a TRT, please see page 9).

Note: Under certain circumstances USD may need a copy of your and your parents' IRS Tax Return Transcripts(s) in addition to or instead of the DRT option (for example, from divorced parents who file a joint federal income tax return), or copies of individual tax return schedules.

5 Q: What does Verification mean?

5 A: Verification is the process that universities must complete to confirm that 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.

Certain 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 (and your parents) are not able to use the IRS Data Retrieval Tool option within FAFSA on the Web, a copy of your and your parents' IRS Tax Return Transcript or signed and complete copy of the 2018 tax return will need to be provided. If you are married and did not file jointly with your spouse, USD will also need a copy of your spouse's IRS Tax Return Transcript/tax return. Please do not submit any information to USD if it has not been requested. 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 **may** be requested from you by the USD OFA in several steps:

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 reviewed by staff at the Office of Financial Aid if it is determined that incomplete or conflicting information was received.
3. Note that the OFA is required by law to request clarification any time there is incomplete or conflicting 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 trigger additional questions. It is your responsibility to regularly check your Financial aid Requirements on your portal.**

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 as soon as possible.

- If there is no Expected Family Contribution (EFC) listed on the response from the processed FAFSA Student Aid Report (SAR), please follow the instructions on the SAR and correct missing/erroneous information; sign the form (both student and parent for dependent students), and resubmit 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 explaining and providing documentation for the error.

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

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/>. 2020-2021 Special Circumstances Forms will be posted on March 1, 2020.

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

9 A: Your financial aid may not disburse to your student account if your housing status and enrolled units do not match those on which your Offer is based. **Be sure to submit a Change of Status (COS) form if you change units or housing.** This form will be available in the My Financial Aid portlet in your MySanDiego Portal. Changes in financial aid may occur when you change your enrollment or housing status because certain types of aid may only be applied toward tuition or University charges.

- All unmarried students with fewer than 60 completed units who are under 20 years of age at the start of the academic year are required to live in University housing unless they commute from the permanent San Diego County home of their parent(s) or court appointed legal guardian. For most entering first year students this requirement means two years of on-campus residency.
- Refer to page 9 of this Guide for the definition of Full-Time/Half-Time/Part-Time unit status

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 no valid EFC calculation, the OFA cannot process an Offer for you or provide Student Accounts with any information regarding expected financial aid.
- You may make arrangements at the One Stop Student Center (University Center126) for payment of your University account if you are unable to complete payment arrangements through the MySanDiego Portal.

11 Q: Why hasn't some or all of 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 number of units in which you enrolled at USD does not match the number on which your Financial Aid Offer is based.
- Your housing status differs between the Office of Financial Aid, Student Housing, and Student Accounts.
- Loan application requirements have not been completed (all loans need to be accepted through the portal each year). In your first year at USD federal loans also require completion of Entrance Loan Counseling and a Master Promissory Note. Some loans may have additional annual requirements.
- Review of your Financial Aid Requirements on the MySanDiego Portal has not been completed.

12 Q: Does my Grade Point Average have an impact on my USD funding?

12 A: Yes, absolutely!

- A student's Grade Point Average (GPA) is one of the factors used in determining continued eligibility for USD scholarships and grants.
- If a student does 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, and an appeal letter to the OFA.
- For continuing USD students: the 2.0 GPA used for the 2020-2021 academic year is the cumulative GPA based on coursework on record in the Registrar's Office through the end of January Intersession 2021.
- For recipients of Merit Scholarships (Circle of Excellence, Alcala, Trustee, and Presidential Scholarships), the 3.0 GPA used for renewal is based on coursework completed through the end of January. Students who meet the required minimum GPA at the completion of Intersession will have their merit scholarship renewed for the following academic year. The GPA of students who have not achieved the minimum required by the end of January will be checked at the end of each subsequent semester. When the GPA reaches the required minimum, the merit scholarship will be reinstated for the subsequent semester or academic year.

13 Q: May I Appeal? What Types of Appeals are Considered?

13 A: Yes. You may submit a written, signed letter (email appeals may not be accepted)

- If you appeal your Satisfactory Academic Progress (SAP) status, complete the forms that are linked to the SAP information. <http://www.sandiego.edu/documents/financialaid/SAPAppealForm.pdf>.
- Filed a FAFSA late? If extenuating circumstances caused you to submit the FAFSA with USD's school code after the start of the 2020-2021 academic year, 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.

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

14 A: Congratulations! Please send all information about Outside Scholarships, including scholarship checks and tuition assistance from other colleges, to the Office of Financial Aid. The amount of scholarship you receive will be coordinated with your other financial aid; the total may not exceed your federal financial need. Usually your outside scholarships can be used to replace loans in your Financial Aid Offer and reduce your indebtedness.

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 9/11 benefits at USD. To activate your benefits, please contact the VA School Certifying Official at the USD Military and Veterans' Center, University Center 225.

16Q: Will my financial aid eligibility remain the same as long as I attend USD?

16A: USD Merit scholarships are renewable for eight semesters as long as the terms and conditions listed in the merit scholarship notification letter sent by USD's Office of Undergraduate Admissions are met. USD need-based grants and scholarships are renewable for as long as the student attends USD full time, but the amount awarded each year may not exceed the student's Federal Need (Federal Need = USD Cost of Attendance minus Expected Family Contribution). **Since the Expected Family Contribution is calculated each year on the basis of the income, assets, household size and number in college reported on the FAFSA, a student's financial aid eligibility may change from one year to the next if there is a change in the EFC.** Note: When multiple siblings are enrolled in college the EFC is divided by the number of those enrolled. As siblings graduate the EFC may increase for the other enrolled sibling(s) and need-based eligibility may decrease.

17Q: How do I apply for financial aid for Intersession or Summer Sessions?

17A: Intersession and Summer Sessions are considered optional terms and have separate USD application forms. The January Intersession Financial Aid Application becomes available through the MySanDiego portal each year on October 1 of the year prior to the January Intersession. The Summer Supplemental Financial Aid Application becomes available each year on February 1 of the year in which the Summer Session occurs. Financial aid for these sessions is provided primarily through loans.

Budget and Fee Payment Information

Your Cost of Attendance is listed as part of your Financial Aid Offer. 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/undergraduate.php>

All billing statements for 2020-2021 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, 529 plan payments and cash. 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 2020 and January 2021.

Undergraduate Students' initial Financial Aid Offer will be based on 12-18 units per semester.

Undergraduate unit requirement for full-time and part time enrollment:

Full-Time: 12+ units

¾-time: 9-11.5 units

Half-Time: 6-8.5 units

Less than half-time: 1-5.5 units

If you will be enrolled less than full time, please complete the 2020-2021 Change of Status (COS) form with the number of units you will be enrolled in each semester. You may access the form through the MySanDiego Portal.