2021-2022
Guide to Applying/Reapplying
for Financial Aid at USD
for Graduate/Credential Students

University of San Diego

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 Graduate 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.

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 2021-2022.

Kellie Nehring
Director of Financial Aid

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The Application Process

The Free Application for Federal Student Aid (FAFSA) for 2021-2022 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

- **2021-2022 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://studentaid.gov/h/apply-for-aid/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 April 1, 2021. Students who submit the FAFSA after August 1 will need to appeal to be considered for USD funds**

- Contact your department or Dean's Office for information regarding other forms of assistance which your program awards (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 [Request for Cal Grant Teaching Credential Program Benefits](#) form must be filed with CSAC.

- **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, 2020 and before March 2, 2021. 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 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/immigration-dialogue/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 link to the 2021-2022 FAFSA on the [USD One Stop Student Center website](#).

- Access the FAFSA online at https://studentaid.gov/h/apply-for-aid/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.gov/h/apply-for-aid/fafsa.

- 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 https://studentaid.gov/h/apply-for-aid/fafsa. Note you must select the "pre-filled" option for the 2021-2022 FAFSA to transfer your biographical information from the 2020-2021 FAFSA. All income and asset information must be updated. You must also enter **010395** as USD's school code.

********Important********
Remember to apply for outside private or government scholarships for 2021-2022. See https://www.sandiego.edu/one-stop/financial-aid/scholarships/how-to-apply-for-scholarships.php
for helpful information, and apply early. USD students received over $2.1 million in outside scholarships for 2019-2020. 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. **A valid SAR must be received by April 1, 2021, 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, 2020 and before **April 1, 2021**. Please note, teaching Credential Students who qualify for a 5th year Cal Grant as an undergraduate must submit the FAFSA no later than March 2, 2021. Students should contact CA Student Aid Commission (CSAC) at (888)-CA-GRANT (888-224-7268) to confirm eligibility.

Spring 2021 Applicants: The priority filing deadlines listed above are for students applying for financial aid for the academic year 2021-2022, including those students who apply for one semester only (e.g., Spring semester 2022).

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 2022 for students attending fall and spring 2021-2022). 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 start sending email notifications to financial aid recipients detailing how to view their **Financial Aid Status** and **Offer** 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 13.

- New Graduate/Credential Students: Students will receive an email notifying them how to access their Financial Aid Offers online 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 Financial Aid Offer 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 and 20 for additional verification information)

- **All Financial 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

Refer to the 2021-2022 *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 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 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 elderly and disabled adults and children who have very limited resources and is not the same as Social Security. 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 the value of the home in which you live, 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).

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

Remember to sign and submit the FAFSA.

If a Credential Student provides parental information, at least one of the parents must also sign the form. Submit the FAFSA between October 1, 2020 and April 1, 2021, 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

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) or provide a signed and complete copy of the 2019 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 or by mail by visiting http://www.irs.gov/Individuals/Get-Transcript. 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 before mailing it to USD. Tax return transcripts and other documents including Social Security Numbers may 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 Financial Aid 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.

Financial Aid Requirements Portlet:
- Verification forms: For example: *Student Income Certificatio*n, *Independent Verification Worksheet and Student Statement of Income and Expenses*. Any verification forms are required and need to be submitted as soon as possible even if tax returns are not uploaded. 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. 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, 2021. For USD to begin the electronic process for the Federal Direct Unsubsidized and Graduate PLUS loans, all the steps at https://studentaid.gov/ must also be completed.

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 Financial Aid Offer is Estimated.**

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

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

Delay in receiving a Financial Aid Offer may be caused by:
- The Social Security number and name used on the FAFSA not matching the information submitted to the Office of Graduate 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/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

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 Offer for the academic year you selected. The following information will help guide you through the My Financial Aid portion of the portal.

<h1 align="center">Financial Aid Status Portlet</h1>

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 financial aid <u>Award</u> will allow you to view your Financial Aid Offer 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 offer, including important alerts.

<p align="center">***Please see the following pages to view each screen in more detail.***</p>

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.

<h1 align="center">Cost of Attendance</h1>

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.

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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

20-21 Academic Year

Choose Another Aid Year

Requirements ⬍	Fund ⬍	Source ⬍	Term/Period ⬍	Status
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				✓
Parent Electronic Transactions Agreement				✓
Student Electronic Transactions Agreement				✓
Student Enrollment Verification Follow-Up				✓
USD Graduate Grant Renewal Criteria Letter	USD Graduate Grant			✓

Important Information **DO NOT complete federal loan requirements before May 31, 2020.**

2020-21 Federal loan requirements, (Master Promissory Notes, PLUS Loan Credit applications, and Entrance Loan Counseling), are not available on www.studentloans.gov until May 31st.

Please note that the red flags for the Federal Direct Loan requirements will not be updated until mid-August if all requirements have been completed. The red flags will remain on the portal if you decline the loans. 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/Incomplete 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 type of aid. Each corresponding tab has been highlighted below.

Student	Financial Aid	Proxy Access

Search [   ] [Go]

Award Package for 20-21 Academic Year

General Information	Award Overview	Resources/Additional Information	Accept Award Offer	Special Messages

Click on each tab displayed on this page to view your financial aid award details for this aid year. If you have questions regarding your award, please contact the Financial Aid Office.

Select Another Aid Year

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, 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.

Student	Financial Aid	Proxy Access

Search [   ] [Go]

Award Package for 20-21 Academic Year

General Information	Award Overview	Resources/Additional Information	Accept Award Offer	Special Messages

Print

Need Calculation

Cost of Attendance	$45,859.00
Estimated Family Contribution	$19,965.00
Initial Need	$25,894.00
Outside Resource	$.00
Need	$25,894.00

Housing Status
Off Campus

Expected Enrollment

	Status
Fall 2020	Full Time
Spring 2021	Full Time

Cost of Attendance

Estimated AS Fees	$64.00
Books and Supplies	$675.00
USD Health Insurance	$.00
Student Wellness Fee	$340.00
Personal Necessities	$3,784.00
Room and Board Off Campus	$16,580.00
Student Life Pavilion Fee	$70.00
Average Stafford Loan Fee	$208.00
Transportation	$858.00
Tuition	$23,280.00
Total:	**$45,859.00**

Financial Aid Award for the 20-21 Academic Year

Fund	Status Offered	Accepted	Declined	Cancelled	Total
USD Graduate Grant	$5,820.00	$5,820.00			$5,820.00
Tuit Rem Grad Empl Fall/Spring	$17,655.00	$17,655.00			$17,655.00
Fed Direct Unsubsidized Loan	$20,500.00				$20,500.00
Fed Direct Grad PLUS Loan	$1,884.00				$1,884.00
Total	$45,859.00	$23,475.00			$45,859.00

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 funds that have not been 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 Package for 20-21 Academic Year

| General Information | Award Overview | Resources/Additional Information | Accept Award Offer | Special Messages |

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 and credited on Tuesdays and Thursdays thereafter. Specific loan disbursement amounts and dates of credit to your student account Services' tab and then 'View My Account' on the 'My Student 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 date of crediting to your account or within 14 days of notification. In addition, you have the Right to Cancel the USD Private loans (t

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 bo
Law Students: To the La   l 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	Accept Award	Accept Partial Amount
USD Graduate Grant	Accepted	Fall 2020	$2,716.00		
	Accepted	Spring 2021	$3,104.00		
		Fund Total:	$5,820.00		

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.

20-21 Academic Year

Fall	Off-Campus	Fall	
Intersession		Intersession	
Spring	Off-Campus	Spring	
Summer		Summer	

If the information provided here is not correct, please submit a Change of Status eForm to update. Incorrect information may prevent disbursement of your financial aid.

If you are enrolled in 12 to 18 units and see that information listed here, you do not need to submit the Change of Status eForm

Submit Change of Status eForm

Financial Aid Messages

By clicking the <u>messages</u> 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 and email to communicate important information to students regarding their financial aid.

Student	Financial Aid	Proxy Access

Search [ ] [Go]

Messages for 20-21 Academic Year

Messages that are directed to all financial aid applicants, or to you personally, display below.

Message

Your Financial Aid Award has been revised due to new data received by this office from the Office of Admission. If a USD Scholarship or USD Grant is included in this Offer, information supersedes any renewal criteria you may have received in preceding Offers.

Select Another Aid Year

Financial Aid Application Timeline

October 2020 – April 1, 2021
- ☐ Submit the FAFSA by April 1, 2021, 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 2021 onward
- ☐ **New students:** After Graduate Admissions sends you an Offer of Admission, begin checking your Financial Aid Requirements through the MySanDiego portal. **Continuing students:** begin checking your 2021-2022 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 funds you plan to use. **All Offers are estimated until all follow-up information has been received, reviewed, and processed.**

June - July 2021
- ☐ Complete Entrance Loan Counseling (ELC) and Master Promissory Notes for federal loans through https://studentaid.gov/, if needed, after June 1.

- ☐ Complete a Change of Status Form, if units listed on your Financial Aid Offer do not match your enrollment plans.

- ☐ Authorize Direct Deposit (e-Refund) of any refunds, if desired.

- ☐ Contact the USD One Stop Student Center if you have any questions after you have received your first bill in Summer 2021.

- ☐ 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 2021 – April 1, 2022
- ☐ File your 2022-2023 FAFSA by April 1, 2022 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 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 2019?

2 A: Most 2019 tax returns will be filed by October 15, 2020. If you or your spouse have a 2019 filing extension beyond October 15, 2020, you should complete the FAFSA by the priority application deadline based on an estimate of 2019 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: All students 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 10.

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.

4 Q: What does Verification mean?

4 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 student 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 do not use the IRS Data Retrieval option within FAFSA on the Web, copies of your Federal Tax Return Transcript or signed and complete copy of your 2019 tax return 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/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.**

5 Q: Will USD need additional information?

5 A: Additional information **may** 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.

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 your responsibility to check the status of your Financial Aid Requirements and Financial Aid Messages.**

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

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

6 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 explaining and providing documentation for the error.

7 Q: What if my situation changes after I apply, or after I have received my financial aid offer?

7 A: Complete the [Special Circumstances Appeal Form](#), available on the Forms section on the One Stop Student Center website. The 2021-2022 Special Circumstances Form will be posted on March 1, 2021.

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

8 A: Your Financial Aid Offer might not post to your student account. 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.

(Note: Refer to pages 23-24 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.

9 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?

9 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 offer 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.

10 Q: Why hasn't some or all of my financial aid credited to my student account?

10 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 through the Registrar's Office does not match the number on which your financial aid 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.
- You have not completed all the Financial Aid Requirements assigned to you on the Financial Aid Requirements Portlet on the MySanDiego Portal, or review of them has not been completed.

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

11 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, including the SAP Academic Plan form, and an appeal letter to the OFA.

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

12 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 August 1 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? If you have made use of all the loans offered but your refund does not cover your living expenses, you may appeal following the instructions on the Additional Expenses Form. The 2021-2022 Additional Expenses Form will be posted on July 1, 2021.

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

13 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 offer.

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

14 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 Military and Veterans' Center, University Center 225.

Budget and Fee Payment Information

Your Cost of Attendance is listed as part of your Financial Aid Offer Notification. Current budget information is listed on the website for USD One Stop Student Center.

All billing statements for 2021-2022 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 2020 and January 2021.

Students initial Financial Aid Offer 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, 2021 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 2021-2022 Change of Status form with the number of units you will be enrolled in each semester. You may access the through the MySanDiego Portal.