

# Financial Aid FAQs

## GENERAL FINANCIAL AID QUESTIONS

### How much does college cost?

A break-down of expenses is listed below. This is an *estimate* based on 2011-2012 costs for full-time students.

#### **RESIDENT**

Tuition:	\$4,658 per year
Regular fees:	\$540 per year
Room/Board:	\$7,500 per year
Books/Supplies:	\$1,600 per year
Transportation:	\$2,400 per year
Misc.:	\$2,400 per year
Total:	\$19,098 per year for residents

#### **NON-RESIDENT**

Tuition:	\$15,370 per year
Regular fees:	\$540 per year
Room/Board:	\$7,500 per year
Books/Supplies:	\$1,600 per year
Transportation:	\$2,400 per year
Misc.:	\$2,400 per year
Total:	\$29,810 per year for non-residents

This is not your bill. These are standard costs incurred by all students who attend SUU for the Fall and Spring semesters. These are just standard expenses that students have to pay to live while they are in school. Most of these costs are not paid to SUU, they are average living expenses to give you an idea of how much it may cost to come to college in Cedar City.

If you need help meeting additional expenses, contact your Financial Aid Counselor to see if there are other financial aid options. You can also contact the cashier's office to see if a payment plan is a good option for you.

### Who is my Financial Aid Counselor?

If your last name begins with A-J, your counselor is Alene Laursen ([laursen@suu.edu](mailto:laursen@suu.edu)).

If your last name begins with K-O, your counselor is Malinda Rhodes ([rhodes@suu.edu](mailto:rhodes@suu.edu))

If your last name begins with P-S, your counselor is Jamie Orton ([ortonj@suu.edu](mailto:ortonj@suu.edu))

If your last name begins with T-Z, your counselor is Heather Shober ([heathershober@suu.edu](mailto:heathershober@suu.edu))

Your counselor can be reached at 435-586-7735 or by visiting our office in the Sharwan Smith Center, Room 167. Our office hours are Monday through Friday, 8:00am until 5:00pm.

### **How do I apply for Financial Aid?**

In three easy steps:

- Go to [www.pin.ed.gov](http://www.pin.ed.gov) and request a PIN number. This is your electronic signature. Don't lose it!
- Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and fill out the federal application
- If required, go to <http://www.suu.edu/ss/financial/FinancialAidForms.html> and fill out a Verification Worksheet (we will notify you if this is required)

### **Why do I have to use my parents' information?**

The Federal Government looks at specific criteria in determining whether you have to use your parents' information:

- Were you born on or before January 1, 1988?
- At the beginning of the 2011/2012 school year, will you be working on a master's or doctorate program?
- As of today, are you married?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or spouse) who live with you and receive more than half of their support from you, now and through June 30, 2012?
- Are both of your parents deceased, or were you in foster care or a dependent or ward of the court since the age of 13?
- Are you a veteran of the US Armed Forces?
- Are you homeless or at risk of being homeless?

If you can honestly answer "yes" to any one of those questions, you do not need to use your parents' information. If you answer "no" to all of them, you must use it. You and your parents are considered your first line of support in your college career.

### **If I don't apply by July 1<sup>st</sup>, is it too late to apply?**

No – but you want to get on it right away! If you want to pay for school up front with financial aid, you need to have the application process done approximately six weeks prior to the tuition payment deadline.

### **Why was I selected for verification?**

The Department of Education selects students for verification using their own criteria that they do not share with us. We are just informed of the students that are selected for verification, and we are required to request additional documents from those students to verify certain data reported on the FAFSA before awarding them financial aid.

If you have been selected for verification, you will need to turn in additional documents. You can find our Verification Forms at <http://www.suu.edu/ss/financial/FinancialAidForms.html>. In addition to this form, you will need to submit your **signed** federal income tax forms (student) as well as your parents' (or spouse's) **signed** federal income tax forms. All we will need are the first 2 pages of the 1040. Don't forget to sign them – we will need a signature on the taxes to process them.

### **I was selected for verification and I didn't file taxes. What do I need to do?**

#### **DEPENDENT STUDENTS**

If you did not file taxes, you will want to mark the box on the verification worksheet that says "Check here if you will not file and are not required to file a 2010 US Income Tax Return".

If your parents did not file taxes, they will need to mark the box that says "Check here if your parent(s) will not file and are not required to file a 2010 US Income Tax Return". Your parents will also need to write a letter explaining how they lived and where they got their money for the past year.

#### **INDEPENDENT STUDENTS**

If you did not file taxes, you will want to mark the box on the verification worksheet that says "Check here if you will not file and are not required to file a 2010 US Income Tax Return". You will also need to write a letter explaining how you lived and where you got your money for the past year.

### **I'm getting married in the middle of the semester. Can I fill out my FAFSA now and change it after I'm married?**

The FAFSA cannot be updated for mid-year changes in an applicant's marital status. If the student expects to be married in the near future, they should carefully consider whether to submit the FAFSA before or after they are married.

### **Where can I see what financial aid I have been offered?**

To see your financial aid award, go to <http://www.suu.edu>. Select "MySUU Portal" and login. Click on "Financial Aid" then "My Award Information". View your award by "Aid Year". Select the correct aid year, click on the link "Award", then click the tab that says "Award Overview".

### **What is a T-Number? How do I get one?**

The T-Number is the student identification number you will use while attending SUU. We use it (as opposed to your Social Security Number) for your protection. You can apply for a T-Number at <https://secure.suu.edu/it/nws/secure/usernamelookup.html>.

### **What is FERPA?**

The Family Education Right-to-Privacy Act is a law designed to keep your personal information safe. It means that *no one*, not parents, not siblings, not spouses, will have access to your information without your written consent. The Financial Aid Office takes this very seriously and will not release your information to anyone unless you sign a release. You may pick up the form in our office or print it off the internet. Please note that you must sign this release in the presence of a member of our staff or a Notary Public. Faxed signatures are not acceptable.

### **When can I pick up my refund check?**

Refund checks are available in the Sharwan Smith Student Center rotunda the first two days of the semester. After that, checks will be available in the Controller's Office (AD 207B). If you would like your check mailed to you, you will want to wait until you receive an email from the Controller's Office notifying you that your check is available. At that time, you can either respond to your email and request to have it mailed, or you can call their office and give them your address.

## **WORK-STUDY QUESTIONS**

### **What is “work-study”?**

The Federal work-study program provides opportunities for students to work in an on-campus job. In order to earn your work-study award, you need to apply for and be hired in a work-study job position.

You can apply for work-study job positions by going to <http://www.suu.edu> and selecting “My SUU Portal”. Log in, and select “Employment Opportunities” on the right hand side. Select “work-study” when you specify the job type.

If you are hired in a work-study position, 75% of your wages are paid by the Federal Work-Study Program and 25% by the department. Since 75% of the Work-Study student wages are paid with federal funding, more jobs are created and departments are able to hire more students.

## **LOAN QUESTIONS**

### **What is a “Direct” Loan?**

Direct Stafford Loans are offered to students that fill out the FAFSA. They are low-interest loans for students to help pay for the cost of a college education. The lender is the U.S. Department of Education rather than a bank or other financial institution.

With Direct Loans, you

- Borrow directly from the federal government and have a single contact—the Direct Loan Servicing Center—for everything related to the repayment of your loans, even if you receive Direct Loans at different schools.
- Have online access to your Direct Loan account information 24 hours a day, 7 days a week at [www.dl.ed.gov](http://www.dl.ed.gov).
- Can choose from several repayment plans that are designed to meet the needs of almost any borrower, and you can switch repayment plans if your needs change.

For more information, go to <http://www.direct.ed.gov/student.html>.

### **What is the difference between Subsidized Stafford Loans and Unsubsidized Stafford Loans?**

A subsidized loan does not start accruing interest until 6 months after the student graduates or 6 months after the student drops below half time enrollment. The government pays the interest on the Subsidized Stafford Loan while the student is attending school.

An unsubsidized loan starts accruing interest as soon as the student receives it. The student is required to pay the interest on an unsubsidized loan while in school.

### **How do I accept my loan?**

To accept your loan, go to <http://www.suu.edu>. Select “MySUU Portal” and login. Click on “Financial Aid” then “My Award Information”. View your award by “Aid Year”. Select correct aid year, click on the link “Award”, then click the tab furthest to the right that says “Accept Award Offer”.

If you haven’t previously completed a **Direct Loan Entrance Counseling** at SUU and a **Master Promissory Note (MPN)**, you need to do that at <http://www.studentloans.gov> before your loan will be ready to disburse. After you accept your loan it will take 24 hours for your MPN to be available.

### **I have accepted my loan. Now what?**

If you haven’t previously completed a **Direct Loan Entrance Counseling** at SUU and a **Master Promissory Note (MPN)**, you need to do that at <http://www.studentloans.gov> before your loan will be ready to disburse. Your MPN won’t be available until 24 hours after you accept your loan.

### **I have completed my Direct Loan Entrance Counseling. Why is my Master Promissory Note not available?**

Our office informs the Department of Education when a student accepts their loan. Because we communicate with the government, it can take 24 hours after a loan is accepted for your **Master Promissory Note (MPN)** to be available. If you try to sign your MPN too soon, you receive an error stating “The school you have selected requires an award prior to submitting a Master Promissory Note. Please contact your school’s financial aid office.” Remember, after you accept your loan, you will need to wait 24 hours to sign your MPN.

### **Is my loan in yet?**

If you have successfully completed the loan application process (acceptance, entrance counseling, MPN), your loan will be applied to your SUU student account approximately one week before the semester starts. This way, if you have a refund it will be available on the first day of the semester. The easiest way to access this information is through your “My SUU Portal” on the SUU website. You will need your username and password. You can see what charges have been assessed and what funding is available to cover them. If there is money left over, you will receive a check to use for additional expenses. If you don’t have access to a computer or need a little extra assistance, call or come by the office – we’re happy to help!

## **SCHOLARSHIP QUESTIONS**

### **How do I apply for scholarships?**

#### **INCOMING FRESHMEN**

If you meet SUU’s scholarship requirements and apply for admission before the December 1<sup>st</sup> deadline, you will automatically be considered for scholarships.

#### **CURRENT/RETURNING SUU STUDENTS**

Starting December 1<sup>st</sup>, scholarship applications will be available here:  
<http://www.suu.edu/ss/financial/scholarships.html>.

#### **TRANSFER STUDENTS**

If you meet SUU’s scholarship requirements and apply for admission before February 1<sup>st</sup>, you will automatically be considered for scholarship.

You can also look for scholarships from outside sources on the following websites:

- [www.fastweb.com](http://www.fastweb.com)
- [www.scholarnet.net](http://www.scholarnet.net)
- <http://www.utahmentor.org/finaid/>

**I was sent a scholarship offer. Should I send in my acceptance even if I'm not sure I'll be attending SUU?**

YES. If you are considering attending SUU, we recommend that you send your scholarship acceptance in as soon as you are offered a scholarship. If you think you will come to SUU but aren't completely sure, send it in anyway! When students wait to accept their scholarship, they often forget until the deadline is passed. Save yourself stress by sending it in early.

**What if I have accepted my scholarship and I decide not to come to SUU?**

If you accepted your scholarship and you decide not to come to SUU, you should call us at (435)586-7735 for instructions on how to cancel your scholarship.

**Why is my scholarship not showing on my account?**

Scholarships will be applied to student accounts several days before the semester starts. Multi-year scholarships will be applied to the student accounts several days before the semester starts as long as the specific GPA and credit hour requirements were met in the previous academic year.

**Why do I have to send you a proof of citizenship?**

The Utah Legislation requires that students provide a proof of US citizenship or legal residency in the US in order to receive their scholarship. Many students do this by filling out the FAFSA. However, if you are not interested in filling out a FAFSA, you can send us a copy of your US birth certificate or other documentation showing legal residency in the US.

**Is my scholarship in yet?**

Your scholarship will be applied to your SUU student account several days before the semester starts. The easiest way to access this information is through your SUU Portal which can be accessed at <http://suu.edu>. You will be able to see what charges have been assessed and what funding is available to cover them. If you don't have access to a computer or need a little extra assistance, call or come by the office – we're happy to help!

**GRANT QUESTIONS**

**What is a grant?**

Grants are awarded based on need and repayment is not required unless a recipient withdraws from classes. Grants are available for undergraduate students only, and are only available to students who qualify for federal financial aid.

For a description of the types of grants available, go to <http://www.suu.edu/ss/financial/grants.html>.

**Why did I not receive my full Pell Grant?**

In order to receive your full Pell grant, you need to be enrolled as a full-time student. If you are not enrolled in at least 12 credits, your Pell grant will prorate. If you are a ½ time student (taking 6-8 credits) you will receive ½ of your Pell grant. If you are a ¾ time student (taking 9-11 credits) you will receive ¾ of your Pell grant.

**Is my grant in yet?**

Your grant will be applied to your SUU student account approximately one week before the semester starts. The easiest way to access this information is through your SUU Portal found at <http://suu.edu>. You can see what charges have been assessed and what funding is available to cover them. If there is money left over, you will receive that in a check to use for additional expenses on the first day of class. If you don't have access to a computer or need a little extra assistance, call or come by the office – we're happy to help!