

*Tips and other useful information to help you apply for aid at USU*  
*For more details, deadlines, and a step by step guide to applying, go to [www.usu.edu/finaid/applying/](http://www.usu.edu/finaid/applying/)*

## **Do it early! Do it right.**

Some awards (work study, supplemental grants, and Perkins loans) are generally available only to the earliest applicants. To have the best chance, complete your application early in February. Being early isn't enough. Making mistakes will delay your award and may cause you to miss the early awards.

Be sure to use a Department of Education PIN to sign your online application — it saves weeks of time! Apply for a PIN at [pin.ed.gov](http://pin.ed.gov).

## **File for grants, loans, & work-study online.**

It's all in one free application. File at [fafsa.ed.gov](http://fafsa.ed.gov).

## **Check USU Access for other requirements.**

You may be selected for verification and be required to submit copies of your federal taxes and other documents. If so, make sure all documents are complete and have the required signatures. Your requirements will be posted on USU Access.

## **Pay by fee-payment deadline.**

To hold your classes you need to pay any balance due by fee-payment deadline. If your aid is not in place, or if your aid doesn't cover all your charges, you need to make other payment arrangements with the Registrar's Office before the deadline.

## **Keep your mailing address current!**

Financial aid checks and other important correspondence are sent to your mailing address on USU records. Keep your address current (even in the summer) at [www.usu.edu/myusu](http://www.usu.edu/myusu) or by calling our office at 435-797-0173.

## **Getting Married?**

Wait! Read this first! If you apply before you marry, you cannot change your status until the following school year. In most cases, married students are eligible for more aid than dependent students because they earn less than their parents. However, your eligibility for aid is still based on your income. Just remember, your marital status is permanent for the award year. If you are changing your name, you must also change your name with the Social Security Administration.

## **Be sure you are fully admitted.**

Students attending a regional campus or taking distance education classes must be fully matriculated to receive federal financial aid. If you are not sure of your status, check with the Admissions Office at 435-797-1079 or 800-488-8108.

## **Check your email.**

We send you email notices when you need to do something and when you are awarded. Some email accounts treat mail from colleges like spam. Be sure your email account accepts all email from [usu.edu](http://usu.edu).

## **You can follow the award process online.**

You can see if we have received your FAFSA information, see if you need to submit forms, and check your awarding at [www.usu.edu/myusu](http://www.usu.edu/myusu)

## **Want us to talk to someone else about your aid?**

Law requires us to protect your information. If you would like us to answer questions for your parents, your spouse, or anyone else, you will need to give them that privilege. You can get an "Access to Information" form at [www.usu.edu/finaid/forms/](http://www.usu.edu/finaid/forms/). Turn in this form to the Registrar in TSC 246.

## **Awards adjust automatically to your enrollment.**

We will award you aid for a full-time student, but your aid will automatically adjust to your enrollment. If you are enrolled 1/2 time, your account will show 1/2 time aid. (Your grants will be reduced.) If you add classes, your aid will adjust automatically overnight. Go up to 3/4 time? The next day, your aid will show 3/4 time aid. This adjusting will continue until the last day to add classes. **ACG and SMART grants require at least 12 credits.**

## **When should you expect to receive a check?**

Not before the first day of the semester. Once your aid has been applied to your university charges, any remaining funds will be sent to you. You can sign up for these funds to be direct deposited into your checking account or it will be mailed to your "local" address. To set up direct deposit. Log into USU Access, select "Personal Information" then select "Update Direct Deposit" - provide the requested information and save.)

## **What about aid for summer semester?**

Summer aid is generally limited to unused eligibility. For example, if you attend half-time during fall and spring, you may still have eligibility left over which can be used in summer. A one-page summer application will be available on or about March 1.

## **Work Study: Don't lose it.**

If you have been awarded Work-Study, check with the Office of Student Employment (Taggart Student Center Room 106) to apply for a Work-Study job. Work-Study jobs for the coming school year are posted in August. If you have not secured a Work-Study job within three weeks of the beginning of the semester, we will cancel your award and re-award it to another student.

**Stafford loans:**

- Accept your loan award online. We will then certify your loan. Allow two weeks for certification.
- Sign a promissory note if this is your first Stafford loan, if you have changed lenders, or if your previous lender has changed. (After we have certified your loan you will be notified if you need to sign a promissory note at [uheaa.org](http://uheaa.org). You will choose a lender at that time.)
- Complete loan counseling if this is your first loan at USU. See below.
- Register and maintain at least six credits.

Once you have completed the above requirements, your lender will send the loan funds to USU. Once school starts, your loan will usually arrive two days after certification and all the above requirements are complete.

If you have accepted your award at least two weeks before the semester begins (and completed all of the above at least one week before the semester begins), your loan should get here by the first day of class.

**Perkins Loans:**

If you have a Perkins loan award, you may need to do additional paperwork in the Cashiers Office. If this is your first loan, you will also have to do loan counseling on-line at [www.usu.edu/finaid](http://www.usu.edu/finaid) and sign a promissory note (MPN). You can download the MPN from USU Access. Cashiers are located in Rm. 246 of the Taggart Student Center. Phone: 435-797-1098.

**PLUS loans:**

An eligible parent borrower must be a U.S. citizen or eligible non-citizen and be the student's natural or adoptive mother or father, or stepparent, in some cases. The student must be a U.S. citizen, or eligible non-citizen, and a dependent. The first step is to complete a USU PLUS application, which can be found at: [www.usu.edu/finaid/forms/](http://www.usu.edu/finaid/forms/).

Congress recently made graduate students eligible for PLUS loans. Check with our office for more details.

**Loans require you to stay in 6 credits.**

If you drop below six credits after receiving funds, you will start your grace period and may incur other penalties.

**Choosing a UHEAA Partner lender.**

UHEAA offers the best borrower benefits in the country, which can save you money in interest. For more details about UHEAA borrower benefits, visit [www.uheaa.org](http://www.uheaa.org) or call 1-877-336-7378. **If you wish to use a non-UHEAA lender, please contact our office when you accept your Stafford loan.**

**Don't forget to do loan counseling.**

Go to [www.usu.edu/finaid](http://www.usu.edu/finaid). Click on the link in the sidebar titled Loan Entrance Counseling. When you have finished the program, the program will notify our office. You can complete counseling in the computer lab in the Financial Aid Office.

**You can get a PLUS pre-approval on-line or by phone.**

Parents with an "adverse" credit report may not be able to borrow a PLUS loan. You can get your loan pre-approved by calling 1-877-336-7378 or by visiting [www.uheaa.org](http://www.uheaa.org). If you are denied, let us know; your student may be eligible for additional Stafford loans.

**Emergency Loans:**

Students who have paid their tuition can borrow money for an emergency. Students can borrow up to \$400 per semester. Funds are usually available within 5 to 7 days. Loans are due 10 weeks from the issue date.

You may only have one emergency loan per semester. There are some other restrictions as well. Apply in the Financial Aid Office.

**Keep your aid! Satisfactory Academic Progress:**

To receive federal aid you must be making progress toward a degree. At Utah State, that means you must meet the following criteria:

**Maintain a satisfactory overall GPA:**

- 2.0 for undergraduates
- 3.0 for graduates

**Earn 70% of the credits you attempt.**

Incompletes, Fs, audits, and withdrawals are not earned credits. Repeating classes may improve your GPA but — if you do it too much — it could cause you to drop below the 70% mark.

**Don't Exceed Maximum Credits.**

- You cannot receive aid after attempting 165 credits as an undergraduate (including transfer credits, audits, incompletes, P/Fs, Fs).
- You cannot receive aid after attempting 60 credits while working on a graduate or second bachelors degree.

Read more about Satisfactory Progress at [www.usu.edu/finaid/overview/RAP.cfm](http://www.usu.edu/finaid/overview/RAP.cfm).

**Withdrawing or Failing All Your Classes:**

Please contact us before withdrawing from all your classes. If you withdraw or fail all your classes, you may need to repay all or some of your aid immediately. We can help you choose your best option.

USU Financial Aid Office  
Taggart Student Center Room 106  
1800 Old Main Hill  
Logan UT 84322-1800  
phone: 435-797-0173  
fax: 435-797-0654  
email: [finaid@usu.edu](mailto:finaid@usu.edu)  
web: [www.usu.edu/finaid](http://www.usu.edu/finaid)  
FAFSA School Code: 003677