

Student Financial Aid

For more detailed and up- to-date information, please visit the Financial Aid website: www.byui.edu/financialaid

BYU-Idaho offers Federal Government Aid and University Aid to help assist students in financing their education.

FEDERAL AID (Title IV Funds)

A **Federal Pell Grant** is awarded by the U.S. Department of Education on the basis of financial need. Pell Grants are based on the cost of education, length of the enrollment period, and number of credits a student carries. The student does not have to be enrolled full-time to qualify for a Pell Grant award. However, taking less than full-time credits will result in prorated awards. The student must be an undergraduate who does not already have a bachelor's degree. Pell Grants do not have to be repaid.

The Subsidized Federal Direct Stafford Loan is need-based. Principal and interest payments are postponed while the student is enrolled in school at least half time, and during the six-month grace period after graduation or ceasing to attend school. During this time the federal government pays the interest for the student. To apply, see "How to apply for a federal student loan" below.

The Unsubsidized Federal Direct Stafford Loan is not need-based. Students may qualify for this program as long as their educational costs exceed the amount of financial assistance awarded. Monthly principal payments are postponed while the student is enrolled in school at least half time and during the six-month grace period after graduation or ceasing to attend school. The student is responsible for paying the interest that accrues on the loan during this period by either making the interest payments or requesting that the lender add the accrued interest to the principle balance at the time of repayment. The latter option is called capitalization and increases the total amount the student will repay. To apply, see "How to apply for a federal student loan" below.

Federal Direct Parent Loan for Undergraduate Students (PLUS) is available for parents of dependent undergraduate students. The amount borrowed by the parent may not exceed the cost of attendance less other financial assistance the student has been or will be awarded during the period of enrollment. Contact the Financial Aid Office to determine eligibility for individual loan amounts.

How to Apply for Federal Student Aid

All students applying for federal student aid should first complete a Free Application for Federal Student Aid (FAFSA) to determine eligibility. To apply, a student can follow the steps on the BYU-Idaho Financial Aid website at: www.byui.edu/FinancialAid

The FAFSA will require information from the student's Federal tax form and possibly the student's parents' or spouse's Federal tax form. Other information such as number of individuals in the household, number attending college, value of savings accounts and assets, etc., will need to be reported. If a student or parent has questions, it is strongly recommended that he/she contact the Financial Aid Office at 208-496-1600 where financial aid specialists are available to help with the application process. After the student's FAFSA has been sent to the U.S. Department of Education, a Student Aid Report (SAR) will be sent to the student, usually within three to four business days. This same Student Aid Report is sent electronically to Brigham Young University–Idaho to determine the types of aid for which the student is eligible.

General Eligibility for Federal Student Aid

In general, a financial aid recipient must meet the following eligibility standards:

1. Have a high school diploma, G.E.D. certificate, or an equivalency certificate issued by the state.
2. Be admitted and enrolled as a degree-seeking student.
3. Be a U.S. citizen or an eligible non-citizen.
4. Be making satisfactory academic progress as defined in the Policy of Satisfactory Academic Progress.
5. Not owe a repayment on any federal grant, and must not be in default on any federal loans received for attendance at any school.
6. If required, a male student must be registered with Selective Service.
7. Must have a valid Social Security Number.

How to Apply for a Federal Student Loan

The student must first complete the FAFSA and indicate on the FAFSA that he/she is interested in receiving student loans. If the student answers "Yes" to this question, he/she will automatically be sent loan information within a few weeks after submitting the FAFSA. If the student answered "No" but decides later to obtain a loan, he/she may contact the Financial Aid Office to start the loan process.

Return of Title IV Funds

When a student completely withdraws from school

Institutions are required to determine the percentage of Title IV aid "earned" by the student and to return the unearned portion to the appropriate aid program. This percentage is determined by the percentage of the enrollment period completed by the student. The return of funds policy follows these steps:

- Determine the percentage of the enrollment period completed by the student. $\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$. If the calculated percentage exceeds 60%, the student has "earned" all Title IV aid for the enrollment period
- Apply the percentage completed to the Title IV aid awarded to determine the student's eligibility for aid prior to the withdrawal. $\text{Total Aid Awarded} \times \text{Percentage Completed} = \text{Earned Aid}$
- Determine the amount of unearned aid. $\text{Total Aid Awarded} - \text{Earned Aid} = \text{Unearned Aid}$
- Determine the amount of unearned charges. $\text{Total Institutional Charges} \times \text{Percentage of Unearned Title IV Aid} = \text{Unearned Charges}$
- Return the Lesser of Unearned Aid or Unearned Charges, based on the type of aid disbursed, in the following order:
 1. Federal Unsubsidized Stafford Loan
 2. Federal Subsidized Stafford Loan
 3. Federal PLUS (Parent) Loan
 4. Federal Pell Grant

Deadlines for Federal Student Aid

Priority Deadline

In order to award a student's money on time, BYU-Idaho's Financial Aid Office would prefer the SAR information, loan request, and all other required documents to be turned in at least two months prior to the date a student will attend BYU-I. Students not meeting the BYU-I priority deadline will not be denied aid; however, funding may not be available until later in the school year and late fees may be assessed. The Financial Aid Office will not be responsible for any late fees if this deadline is not met.

Student Support Services

Brigham Young University–Idaho 2012-2013

Mandatory Deadline

Free Application for Federal Student Aid (FAFSA)

The federal processor will not accept any FAFSA after June 30, 2013 or the last date of attendance, whichever comes first. Students should start their FAFSA no later than two months before their last day of attendance.

Student Aid Report (SAR)

BYU-I must receive a valid SAR electronically by the student's last day of enrollment for the academic year.

Student Loans

Student loans must be certified by a student's last day of enrollment at BYU-I for the academic year.

Verification

If selected, the verification process must be completed within 110 days after the student's last day of enrollment or approximately Sept. 15, 2013, (whichever is earlier). Again, it is best to turn in all documents no later than one month before the last date of enrollment.

The most important thing to remember is NOT to procrastinate! It is the student's responsibility to be aware of all deadlines. For more details and up-to-date information on deadlines, visit the Financial Aid website or contact the BYU-I Financial Aid Office.

Financial Aid Determination Date

Pell Grants, will be based on the number of credits you are registered for on the last date to drop classes without receiving a W grade. This is usually the 23rd day of the semester. This is the FINANCIAL AID DETERMINATION DATE (formerly called the Census Date).

Grants will be recalculated for adding or dropping classes through the end of the Financial Aid Determination Date. You may owe a repayment to your grant(s), owe additional tuition, and/or receive additional grant(s). You must be enrolled at least half-time to be eligible for your student loan. If you have LOANS and/or GRANTS and you completely withdraw by the Financial Aid Determination Date, all aid will be cancelled and you will be required to return all funds. If BYU–Idaho received a valid Student Aid Report (SAR) after the Financial Aid Determination Date, your grant(s) will be based on enrollment as of the day your financial aid application is processed.

Idaho Promise Scholarship

No application is necessary. All eligible students attending BYU–Idaho will receive this scholarship. To see the requirements for this scholarship, a student can visit the Idaho Promise Scholarship website: www.boardofed.idaho.gov/scholarships/index.asp.

Veterans Benefits

First time students receiving Veterans Education Benefits must contact the Financial Aid Office to establish eligibility.

Continuing students must notify the Financial Aid Office regarding enrollment at the beginning of every semester or term they plan to attend so BYU–Idaho can certify the student.

Students receiving VA benefits can only be paid on those classes that apply toward graduation. If a student changes his/her major or status or enrollment after certification, there are additional forms that need to be completed. Please contact the Financial Aid Office for more information about these forms.

UNIVERSITY AID

BYU-Idaho offers various scholarships. Be aware that each type of scholarship has its own minimum credit requirement (that level of credits a student must have at the Financial Aid Determination Date (FADD)). See below for more information regarding FADD and each scholarship type:

Award of Excellence Scholarship

This New Freshmen Scholarship is based on a combination of Academics (GPA, AP/IB classes if applicable, ACT or SAT), Leadership, Service, Out-of-Class Activities, Essays, Church, and Seminary. Each new freshman applying to Brigham Young University-Idaho will be considered for this scholarship. No scholarship application is required as students' information is gleaned from the admissions application. These scholarships are typically awarded for two semesters and range from full LDS tuition plus \$250 for books to quarter tuition. Students must be enrolled in 14 or more credits.

Academic Awards

All current, former and transfer students that have BYU-Idaho resident credits who are registered for classes and have a minimum of 30 but less than 130 cumulative (total college career including AP / IB and language tests accepted by BYU-Idaho) credits at the time of evaluation will automatically be considered for academic scholarships. Awards are given to coincide with the academic year, and are evaluated on a yearly basis. This evaluation is typically done after each winter semester. Students must be regular daytime students enrolled in 14 or more credits during the semester for which they are awarded.

Heber J. Grant Scholarships

This award is available to all new and continuing students and is based on a student's financial need, involvement, self reliance, as well as other factors. Students must complete the Heber J. Grant Scholarship Application to be considered. This application is generally open from January through April of each year. Students on all tracks must apply during this time. To apply and find out more details, visit our website at: www.byui.edu/financialaid.

Scholarship Financial Aid Determination Date (FADD)

Scholarships will be based on the number of credits that you are registered for on the last day to drop classes without receiving a W grade. This date, which usually falls around the third week of each semester, is referred to as the FINANCIAL AID DETERMINATION DATE (FADD). It is the student's responsibility to be aware of the FADD each semester, as well as their individual credit requirements.

- Award of Excellence Scholarships AND Academic Scholarships – If a student is enrolled in less than 14 credits as of midnight on the FADD, the entire amount of the scholarship will be reversed and the student will be required to return all scholarship funds
- Other BYU-Idaho Scholarships – If a student is enrolled in less than 12 credits but at least 6, the award amount will be prorated based on the number of credits on (FADD). If a student has less than 6 credits, the entire scholarship will be returned
- It is the student's responsibility to pay back any scholarship funds for which they are not eligible

Contact Information

Student Financial Aid Office
BYU–Idaho
100 Kimball Building
Rexburg, ID 83460-1610
(208) 496-1600 phone
(208) 496-1603 fax
www.byui.edu/financialaid

Student Support Services

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Heber J. Grant Program

The Heber J. Grant Program focuses on teaching the following core principles:

- Stewardship
- Self-reliance
- Sacrifice

These principles are emphasized through several campus offerings, including workshops, on-line tutorials, and financial counseling, among other things. Participation in this program will provide the following:

- An increased awareness of the importance of one's financial stewardship
- Necessary skills and resources needed to achieve financial security
- Preparation for financial responsibilities as citizens, parents and church leaders

For more information, you can email us at scholarships@byui.edu.

University Aid Deadlines

Be aware that all university scholarships have deadlines; specific deadlines can be found on the student financial aid website. These deadlines do not apply to university grants; however, students are encouraged to apply early.

Contact Information

Financial Aid Office
100 Kimball Building
Brigham Young University–Idaho
Rexburg, ID 83460-1610
(208) 496-1362
www.byui.edu/FinancialAid

STUDENT EMPLOYMENT

On-campus student jobs are available each semester and also during the summer session. Job opportunities can be found online at www.byui.edu/studentemployment. The Student Employment Web page contains information about the job application process, required identification, wages and other frequently asked questions.

Additional job opportunities for students can be found off campus in Rexburg, Idaho Falls and surrounding communities.

Requirements to Work on Campus

Students are eligible for on-campus employment if they are taking 12 credits or more (or an equivalent credit load per block). Students are limited to work a maximum of 20 hours per week on campus while school is in session.

Job Application Procedures

Students should follow the application instructions located at the bottom of each job posting. Resumes are required for most jobs and students are encouraged to dress professionally when applying for jobs.

Employment Paperwork

Federal government regulations require proof of identity and eligibility to work in the United States. **All documents must be original.** Laminated cards, copies and faxes are not acceptable. For a complete list of appropriate I.D., visit the employment Web site listed above.

Student employment questions can be directed to the Human Resources office located in Kimball 240, phone 496-1700 or at humanresources@byui.edu.

HOUSING

Single-student Approved Housing

All single students under the age of 30 must live in approved housing unless they live at home with their parents. Only admitted students are eligible to live in approved housing beginning in their first assigned semester. Individuals enrolled in Continuing Education who are not admitted to a track are not eligible to live in approved housing. Students who wish to live with a relative must receive an exception from the Housing and Student Living Office to live outside of approved housing. Exceptions are granted on a case-by-case basis and do not constitute an approval of the dwelling, but rather temporary approval of the living situation for the student. Exceptions are time-bound and may be withdrawn at any time. Those whose spouse has passed away or are divorced must receive an exception from the Housing and Student Living Office to live in Approved Housing. Failure to comply with approved housing guidelines will result in a hold being placed on the student record. This hold may prevent a student from registering for classes, release a student from current classes, or prevent a student from acquiring transcripts.

Individuals in the following categories must seek housing in the community market: (a) those who have not been admitted as BYU-Idaho students; (b) students who have been suspended for an Honor Code violation; (c) students on academic suspension; and (d) single students with children. All students living off campus must provide the university with their current local street address while enrolled at BYU-Idaho. Students giving a false address are in violation of the Honor Code and subject to disciplinary action through the Student Honor Office, which may include suspension.

Student Living

Outside the home, the apartment represents the most natural and effective place for you to practice living according to the teachings of the Savior. Your genuine efforts to love and respect roommates, take responsibility for the culture within your apartment and throughout the complex, and honor the commitments you have made while helping others do the same will contribute to a spirit of unity, accountability, and integrity in the apartment. Student Living at BYU-Idaho is, in essence, a pattern for gospel-centered living reflective of Zion.