

Student Financial Aid

For more detailed and up-to-date information, please visit the Student Financial Aid website at www.byui.edu/financial-aid.

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

FEDERAL STUDENT 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 estimated cost of attendance, 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 a prorated award. 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. While the student is enrolled at least half time, the federal government pays the interest for the student. To apply, see "How to Apply for a Federal Student Loan" in this section.

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. 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. The student is responsible for paying the interest that accrues on the loan. To apply, see "How to Apply for a Federal Student Loan" in this section.

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

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 a high school 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. For details please go to www.byui.edu/financial-aid/policies/satisfactory-academic-progress.
5. Be current on any required repayments of federal grants and/or federal student loans received for attendance at any school.
6. If required, a male student must be registered with Selective Service.
7. Have a valid Social Security Number.

How to Apply for Federal Student Aid

All students applying for federal student aid must first complete a Free Application for Federal Student Aid (FAFSA) to determine eligibility. Students can apply online at www.fafsa.ed.gov. The FAFSA requires 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.

After the student's FAFSA has been submitted to the U.S. Department of Education, a Student Aid Report (SAR) will be emailed to the student, usually within three to four business days. This same SAR is sent electronically to BYU-Idaho, where the information is used to determine the types of aid for which the student is eligible.

One week after submitting a FAFSA, students should check their online Financial Aid Document Tracking link (under the FINANCES tab at my.byui.edu) to verify their FAFSA was received by BYU-Idaho and to determine if any additional information is needed to process their application. Any additional documentation requested should be submitted as soon as possible to avoid delays in receiving federal financial aid. Students can expect federal aid award information to be available in their online Financial Aid Awards link (also under the FINANCES tab at my.byui.edu) within 10-14 business days of submitting the last requested document.

How to Apply for a Federal Student Loan

To apply for federal loans, students must first complete the FAFSA. Once the FAFSA is completed and the student's financial aid award amounts have been determined, a student loan offer will appear on the Financial Aid Awards page (link can be found under the FINANCES tab at my.byui.edu). Loan offers are generally made for two semesters at a time. This means any loan amount accepted would be split equally between the two semesters.

To receive loan funds, students must accept any portion of their loan offer from their Financial Aid Awards page and complete a Master Promissory Note (MPN) and entrance loan counseling online at www.studentloans.gov as shown on their Financial Aid Document Tracking (under the FINANCES tab at my.byui.edu). Once these steps are completed, loan funds would generally be available within a few business days. Please note -- students must be enrolled in at least 6 credits to be eligible for federal student loans.

Deadlines for Federal Student Aid

Priority Deadline

In order to receive federal aid by the tuition payment deadline, students need to have their FAFSA and required documents submitted two months prior to attending BYU-Idaho. Students not meeting this priority deadline will not be denied aid; however, funding will not be available until later in the school year and late fees may be assessed. The Student Financial Aid Office will NOT be responsible for any late fees if this deadline is not met.

Free Application for Federal Student Aid (FAFSA)

The federal processor will not accept a 2015-16 FAFSA after June 30, 2016 or the last date of attendance, whichever comes first. BYU-Idaho must receive a valid Student Aid Report (SAR) electronically by the student's last day of enrollment for the academic year. Students should complete their FAFSA and submit any required documents no later than two months before their last day of attendance.

Student Loans

Student loans must be originated by a student's last day of enrollment at BYU-Idaho 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, 2016 (whichever is earlier). It is best to turn in all documents no later than two months before the last date of enrollment. Please do NOT 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 at www.byui.edu/financial-aid.

Financial Aid Determination Date (FADD)

Pell Grant amounts are based on the number of credits a student is registered for on the FINANCIAL AID DETERMINATION DATE. This is the last date to drop classes without receiving a W grade. Pell Grant amounts are recalculated as needed after the Financial Aid Determination Date. Students may owe funds or receive additional funds based on their credits as of FADD. If BYU-Idaho receives a student's FAFSA information after the FADD, the student's Pell Grant amount would be based on his/her enrollment as of the day the student's financial aid application is processed.

Returning Federal Student Aid (Title IV Funds)

When a student completely withdraws from school, the university is required to determine the percentage of Title IV funds "earned" by the student and to return the unearned portion to the government. This percentage is determined according to the number of days the student participated in classes. The return of funds policy follows these steps:

1. Determine the percentage of the enrollment period completed by the student. (If the calculated percentage exceeds 60%, the student has "earned" all of his/her Title IV aid for the enrollment period.) $\text{Days participated} \div \text{Days in Enrollment Period} = \text{Percentage of Enrollment Period Completed}$
2. Calculate the "earned" portion of the federal aid. $\text{Total Aid Awarded} \times \text{Percentage of Enrollment Period Completed} = \text{Earned Aid}$
3. Determine the amount of unearned aid. $\text{Total Aid Awarded} - \text{Earned Aid} = \text{Unearned Aid}$
4. Determine the amount of unearned charges. $\text{Total Institutional Charges} \times \text{Percentage of Unearned Aid} = \text{Unearned Charges}$
5. 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, and (4) Federal Pell Grant.

Veterans Benefits

First time students receiving Veterans Education Benefits must contact the Student Financial Aid Office to establish eligibility. Continuing students must notify the Student 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 Veterans Affairs benefits can only be paid for those classes that apply toward graduation. If students change their major, status, or enrollment after certification, additional forms need to be completed. Please contact the Student Financial Aid Office or email vabenefits@byui.edu for more information about these forms.

STATE AID

To determine what financial aid may be available from your state, please visit your state website. A list of state websites can be found online at www.usa.gov/Agencies/State-and-Territories.shtml.

UNIVERSITY AID

To be considered for university scholarships for Fall 2015, Winter 2016, and Spring 2016, students must complete the 2015-2016 BYU-Idaho Scholarship Application online. The application is available through the Student Financial Aid website at www.byui.edu/financial-aid from October 15, 2014-April 15, 2015. Students must also have at least a 2.0 cumulative GPA and no more than 140 cumulative credits earned. The maximum amount a student can receive each semester in university scholarships is full tuition. Online students are not currently eligible for university scholarships. See below for more information regarding each scholarship type:

Academic Scholarships for Incoming Freshmen

New freshman applying to BYU-Idaho may be considered for this scholarship. Scholarship amounts range from quarter to full LDS tuition. The scholarship is awarded based on high school GPA and ACT/SAT scores. Students must be regular daytime students enrolled in 14 or more credits during the semester for which they are awarded.

Academic Scholarships for Continuing Students

Academic scholarships are available for BYU-Idaho continuing/returning students who have accumulated between 28-129 BYU-Idaho credits. New transfer students who enroll with at least 28 earned credits would be considered based on transfer GPA. Transfer students who do not qualify upon entry must earn 28 BYU-Idaho credits to be considered. Awards are made based on the semesters the student indicates on the scholarship application. Students with current awards will be reevaluated after each winter semester if they complete the scholarship application for the following academic year. Students must be regular daytime students enrolled in 14 or more credits during the semester for which they are awarded.

General BYU-Idaho Scholarships

General BYU-Idaho scholarships are available to all new and continuing, regular daytime students. Award eligibility is determined based on the student's financial need, involvement, and self-reliance. Students must complete the 2015-2016 FAFSA in addition to the 2015-2016 BYU-Idaho Scholarship Application to be considered. These scholarships are awarded based on full-time enrollment (12 or more credits); however, a prorated portion of the scholarship can be received if the student takes at least 6 credits. To learn more about available aid, visit the "What aid is available to me?" section or "Aid Available: By Student Type" dropdown menu on our website at: www.byui.edu/financial-aid.

Internship Scholarships

BYU-Idaho offers internship scholarships for students in unpaid internships who are working at least 20 hours per week and have financial need. For information and to apply, students should contact a Financial Aid Counselor at financialaid@byui.edu.

Talent Scholarships

Talent scholarships are available for students with talents in Art, Dance, Music, Theatre Arts, and Journalism. Students should contact the appropriate academic department for information on requirements and deadlines.

University Aid Deadlines

The 2015-2016 BYU-Idaho Scholarship Application is available through the Student Financial Aid website at www.byui.edu/financial-aid from October 15, 2014-April 15, 2015. This is the application to apply for scholarships from the university for Fall 2015,

Winter 2016, and Spring 2016. Students who wish to receive maximum scholarship consideration should also complete the 2015-2016 FAFSA (if eligible) by April 15, 2015. International students who cannot complete the FAFSA will automatically receive the maximum consideration.

Financial Aid Determination Date (FADD)

Scholarship amounts are based on the number of credits the student is registered for on the 23rd day of the semester, the FINANCIAL AID DETERMINATION DATE (FADD). This is the last day to drop classes without receiving a W grade. Students are responsible to be aware of the FADD each semester, as well as the individual credit requirements for each of their scholarships. Scholarship amounts are recalculated as needed after the Financial Aid Determination Date.

Students may owe funds or receive additional funds based on their credits as of FADD. It is a student's responsibility to repay any scholarship funds for which he/she is not eligible.

- Academic Scholarships- If the 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. (Exceptions can be granted for students in their last semester before graduating.)
- Other BYU-Idaho Scholarships – If a student is enrolled in 6-11 credits as of midnight on the FADD, 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. (Exceptions can be granted for students in their last semester before graduating.)

Contact Information

BYU-Idaho Student Financial Aid Office
100 Kimball Building
Rexburg, ID 83460-1610
(208) 496-1600 phone
(208) 496-6711 fax
www.byui.edu/financial-aid

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 to be hired for on-campus employment if they are fully matriculated and taking 6 or more credits during on-track semesters (or an equivalent credit load per block). Student employees are normally limited to a maximum of 20 hours of work 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.

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 226, 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 or online-only students are not eligible to live in approved housing. Students who wish to live with a relative must receive an exception from the Housing & 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 & 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, adding, or dropping classes.

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.

Centre Square Apartments

New for the Fall 2015 semester, Centre Square is owned and operated by BYU-Idaho and offers 2, 3, and 4 bedroom apartments for men and women. Utilities, internet, and cable TV are provided in each of the three buildings. A limited number of parking permits are available for \$30 per semester.

Reservations for Centre Square are made on a first-come-first-serve basis. Check our web site for contract options and costs. Contracts are available for winter, spring, and fall semesters, as well as for summer session and Christmas break. A refundable deposit of \$75 is required when signing a contract. A onetime processing fee of \$25 will be charged for new tenants. Students can purchase a contract online at byui.edu/housing.

Each apartment has a kitchen, living room, and bathrooms. Furnishings include a bed, desk, chair with casters, and bedroom closet per student. Kitchens are furnished with a microwave, oven, dishwasher, two refrigerators, and disposal. Students provide their own dishes and cooking utensils. Apartments include a washer and dryer and a furnished living room space with two couches, TV, TV console, end table, and coffee table. There are 24 common spaces throughout the