

## STUDENT FINANCIAL AID

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

Federal funds are only available for program applicable credits, which are credits that fulfill requirements for a degree type, major, and required minor, emphasis or cluster, based on the declared catalog year.

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 or credits that are not program applicable, 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 Federal Direct Subsidized Loan (William D. Ford) is need-based. Principal and interest payments are postponed while the student is enrolled in program applicable credits at least half time (6 credits) and during the six-month grace period after graduation or ceasing to attend school. For more information on student loans and grace periods, please visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov). While the student is enrolled in program applicable credits at least half time (6 credits), the federal government pays the interest for the student. To apply, see "How to Apply for a Federal Student Loan" in this section.

The Federal Direct Unsubsidized Loan (William D. Ford) 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 program applicable credits at least half time (6 credits) 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 who are enrolled in program applicable credits at least half time (6 credits). The amount borrowed by the parent may not exceed the estimated cost of attendance minus 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 their state of legal residence.
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](http://www.byui.edu/financial-aid/policies/satisfactory-academic-progress).
5. Be enrolled in program applicable credits.
6. Be current on any required repayments of federal grants and/or federal student loans received for attendance at any school.
7. If required, a male student must be registered with Selective Service.
8. 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 apply at [www.fafsa.ed.gov](http://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 Student Portal (select the appropriate academic year under the FINANCES tab at [my.byui.edu](http://my.byui.edu)) to verify their FAFSA was received by BYU-Idaho and to determine if any additional information is required to process their application. Any additional documentation requested should be submitted to the Student Financial Aid Office 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](http://my.byui.edu) by academic year) within 10-14 business days of submitting the last required document.

### How to Apply for Federal Student Loan

To apply for federal student 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](http://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, then complete a Master Promissory Note (MPN) and Entrance Counseling online at [www.studentloans.gov](http://www.studentloans.gov) as shown on their Financial Aid Student Portal Required Documents link (by academic year under the FINANCES tab at [my.byui.edu](http://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 program applicable 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 all required documents submitted three 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 by the University. The Student Financial Aid Office will NOT be responsible for any late fees if the deadlines are not met. Semester specific dates for priority deadlines can be found at [www.byui.edu/financial-aid/policies/financial-aid-deadlines](http://www.byui.edu/financial-aid/policies/financial-aid-deadlines).

#### Free Application for Federal Student Aid (FAFSA)

The Department of Education will not accept a 2016-17 FAFSA after June 30, 2017 or the student's last date of attendance, whichever comes first. The Department of Education 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 accepted by the student and originated by the Student Financial Aid Office by the 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, 2017 (whichever is earlier). It is best to turn in all documents as soon as possible, as soon as possible, preferably 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](http://www.byui.edu/financial-aid).

### Financial Aid Determination Date (FADD)

Pell Grant amounts are based on the number of program applicable credits a student is registered for at midnight on FADD. This is the last date to drop classes without receiving a "W" grade. Pell Grant amounts are recalculated as needed after the FADD. Students may owe funds or receive additional funds based on their program applicable 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 in program applicable classes as of the date 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 Direct Loan, (2) Federal Subsidized Direct Loan, (3) Federal PLUS (Parent) Loan, and (4) Federal Pell Grant

Participation in each class is also checked. Students must have participated in each of their classes to receive federal aid. "Participation" is defined as attending one or more class meetings or completing any work associated with the class. For example, if the student attended the first day of class, the student is deemed to have participated even if the student did not attend or submit any work for the remainder of the term. If the student did not ever attend a class meeting but submitted an assignment, took a quiz or exam, etc., the student is also deemed to have participated. This declaration is necessary for compliance with federal financial aid regulations. Financial aid will be returned for all classes that a student does not participate in based on this definition.

When a student earns a zero GPA at the end of a semester, due to receiving F's, W's, or UW's, the university is required to calculate a Title IV return based on 50% attendance of the semester. This calculation is completed after determining if a student has participated in their classes, using the above definition. Students are responsible for any charges on their account due to aid that has to be returned for withdrawal, non-participation and/or zero GPA.

### Veterans' Education Benefits – GI Bill

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 their enrollment at the beginning of every semester or term they plan to attend so BYU-Idaho can certify the student's classes for payment. Students receiving Veterans' education benefits can only be paid for program applicable credits. If students change their major, status, or enrollment after certification, additional forms must be completed and submitted to the Student Financial Aid Office. Please contact the Student Financial Aid Office or email [vabenefits@byui.edu](mailto: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.

### University Aid

To be considered for university scholarships for Fall 2016, Winter 2017, and Spring 2017, students must complete the 2016-2017 BYU-Idaho Scholarship Application online. The application is available through the Student Financial Aid website at [www.byui.edu/financial-aid](http://www.byui.edu/financial-aid) from October 15, 2015-April 15, 2016. Students must also have at least a 2.0 cumulative GPA, be enrolled in a minimum of 14 credits and be making satisfactory academic progress to be eligible to receive any university aid awarded. For details please go to [www.byui.edu/financial-aid/policies/satisfactory-academic-progress](http://www.byui.edu/financial-aid/policies/satisfactory-academic-progress). The maximum amount a student can receive each semester in university scholarships is equivalent to full LDS 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 freshmen applying to BYU-Idaho may be considered for this scholarship by completing the scholarship application. Scholarship amounts range from quarter to full LDS tuition. This scholarship is awarded based on a student's high school GPA and ACT/SAT scores. Students receiving an award must be regular on-campus students enrolled in 14 or more credits during the semester for which they are awarded.

### Academic Scholarships for Transfer Students

Incoming students who transfer in with 24 or more credits and meet the GPA requirements will be evaluated for Continuing Academic scholarships. Transfer students with less than 24 credits will be evaluated for the Freshman Academic scholarship. All transfer credits and transfer GPA must be on the student's BYU-Idaho transcript at the time of evaluation.

### Academic Scholarships for Continuing Students

Continuing BYU-Idaho students who have earned at least 14 BYU-Idaho credits are eligible to be considered for Academic scholarships. Students will be reevaluated annually after each winter semester if they complete the scholarship application for the following academic year. Students receiving awards must be enrolled in 14 or more credits during the semester for which they are awarded. Please refer to our website, [www.byui.edu/financial-aid](http://www.byui.edu/financial-aid), for information regarding additional requirements to receive an Academic scholarship as a continuing student.

### General BYU-Idaho Scholarships

General BYU-Idaho scholarships are available to all new and continuing on-campus students who have less than 140 cumulative credits. Award eligibility is determined based on the student's financial need, involvement, self-reliance, and if they are meeting Financial Aid Satisfactory Academic Progress (SAP). Students must complete the 2016-2017 FAFSA in addition to the 2016-2017 BYU-Idaho Scholarship Application to be considered. Students receiving awards must be enrolled in 14 or more credits during the semester for which they are awarded. These awards cannot be prorated. To learn more about available aid, visit our website at [www.byui.edu/financial-aid](http://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 during their internship and who have financial need. For more information and to apply, students should email a Financial Aid Counselor at [financialaid@byui.edu](mailto:financialaid@byui.edu).

### Talent Scholarships

Talent scholarships are available for students with talents in Art, Dance, Music, Theatre Arts, and Journalism. These scholarships require an enrollment of 14 or more credits and cannot be prorated. Students should contact the appropriate academic department for information on additional requirements and deadlines for these awards.

### University Aid Deadlines

The 2016-2017 BYU-Idaho Scholarship Application is available through the Student Financial Aid website at [www.byui.edu/financial-aid](http://www.byui.edu/financial-aid) from October 15, 2015-April 15, 2016. This is the only application to apply for scholarships from the university for Fall 2016, Winter 2017, and Spring 2017. Students who wish to be considered for both Academic and General BYU-Idaho scholarships must complete the 2016-2017 FAFSA by April 15, 2016. International students who cannot complete the FAFSA but complete the Scholarship application will automatically be considered for both types of scholarships.

### 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, known as 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 minimum 14 credit requirement for their BYU-Idaho scholarships. Students may owe funds back to the university if they are enrolled in less than 14 credits as of midnight on FADD. It is a student's responsibility to repay any scholarship funds for which he/she is not eligible.

Academic & BYU-Idaho 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 university scholarship funds. (Exceptions may be granted for students in their last semester before graduating with a Bachelor's Degree.)

#### 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](http://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/human-resources/student-employment](http://www.byui.edu/human-resources/student-employment). 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.

### 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](mailto:humanresources@byui.edu).

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## DAVID O. MCKAY LIBRARY

The David O. McKay Library offers a variety of collections to support the curriculum and research needs of the University community. These include books, audio, video, periodicals, government documents, and sheet music, in print and electronic formats. Items not available in the library may be requested through Interlibrary Loan and received within a few days from other libraries around the nation.

The library provides computer work stations with access to research materials, the Internet and e-mail, and with production tools such as word processing and spreadsheets. Seating for approximately 1,200 users, including study carrels, tables, and group study rooms, is available throughout the building. The McKay Commons area offers individual as well group study near the Library Mac Lab, and near professional librarians who will help with research.

The Family History Center is staffed by skilled assistants and knowledgeable instructors to help students with their Family History research needs.

Library personnel, and the Library Mac Lab, are eager to help patrons locate and use materials. An introduction to library resources and services is offered via walking tours that begin at the service desk near the southeast entrance and through orientations and seminars held throughout the semester, introducing resources that are available at the McKay Library. Librarians also teach one-credit Library Research classes each block.

Students, faculty and staff use their BYU-Idaho I-Card to check out books. Additional information is available at the library website, [www.lib.byui.edu](http://www.lib.byui.edu).