

THE GUIDE:
THE GUIDE:
YOU'VE GOT QUESTIONS;
YOU'VE GOT QUESTIONS;
WE'VE GOT ANSWERS
WE'VE GOT ANSWERS

2009-2010



University of Nevada, Reno

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Welcome to the
University of Nevada, Reno -
Home of the Wolf Pack!

This Guide is provided as an introduction to our financial aid and scholarship programs. The programs are designed to promote access to a college education by reducing financial barriers.

“The Guide: You’ve Got Questions; We’ve Got Answers” should be used as a companion piece to our Web site www.finaid.unr.edu. Both are important to understanding the policies and procedures for applying and receiving financial aid and scholarships. The Guide is accurate as of the date of publication. Regulations and requirements that change will not be reflected until the next version is available. Our Web site www.finaid.unr.edu will have the most accurate, current, and complete information. For your convenience, all forms are available online. We will supply paper versions of forms and publications upon request. Forms may be submitted in person, via the drop box in front of our office, by mail or by fax.

Here are some tips to help you finance your college education:

Never pay for a financial aid or scholarship application.

Educate yourself – read this entire Guide, the Class Schedule and our newsletters.

Via e-mail and postcards...be on the lookout for important and time-sensitive correspondence from our office!

Apply early – FAFSA and scholarships require applications each year.

Deadlines matter – submit requested documents in a timely manner.

Ask questions – staff is available to answer your questions at the front desk, by phone, or via e-mail.

Join our campus community and enjoy the experience.

Sincerely,



Sandra Guidry
Interim Director

WHAT IS FINANCIAL AID?

Financial aid is any source of funds, including loans, available to assist you, the student, in paying for your college education. If you need assistance beyond your own financial resources, you are encouraged to apply for financial aid.

WHO IS ELIGIBLE FOR AID?

In order to be eligible to receive financial aid, you must:

- 1) Demonstrate financial “need” (except for some loan programs);
- 2) Be accepted to the University as a degree or certificate student in an eligible program;
- 3) Have a high school diploma or GED;
- 4) Be a U.S. citizen or eligible non-citizen;
- 5) Have a valid Social Security Number;
- 6) Be registered with Selective Service, if required;
- 7) Be making Satisfactory Academic Progress;
- 8) Use student aid only for educational purposes; and
- 9) Not owe a refund on a federal grant or be in default on any federal educational loan.

HOW DO I APPLY FOR FINANCIAL AID?

The FAFSA is the financial aid application used to apply for all financial aid that our office administers. FAFSA stands for **FREE APPLICATION FOR FEDERAL STUDENT AID**. The FAFSA is FREE and information about applying for financial aid is readily available on the Web, through our office, lenders or guarantors. Be cautious of any financial aid application that requires payment. If you need assistance with the FAFSA, please contact our office.

Submit the FAFSA at www.fafsa.ed.gov. We recommend you submit the FAFSA after January 1 but before March 1 each year for maximum consideration for the upcoming academic year. If you apply after March 1st, you will be considered for any remaining funds as of the date we receive your application. Need-based gift aid is awarded on a first-come, first-serve basis to eligible students.

- Include our federal school code **002568**; University of Nevada, Reno, Reno, NV
- If you apply online, you can sign the FAFSA electronically with a Personal Identification Number (PIN). Your parent can also have his/her own PIN to sign your FAFSA if you are a dependent student. Go to www.pin.ed.gov to request your PIN.
- The paper version of the FAFSA is available by calling 1-800-4-FED-AID.

HOT TIP
Your e-mail address and phone message should be appropriate for colleges, future employers or scholarship donors. Is love2party@yahoo.com as your e-mail address the impression you want to give on a scholarship application?

After submitting your FAFSA, the federal processor checks your initial eligibility and determines your Expected Family Contribution (EFC). They automatically send our office your data electronically and we download FAFSA data approximately every ten days.

Simultaneously, the federal processor creates a Student Aid Report (SAR) for you to review your application and make corrections, if needed. This report details all the information you provided on the FAFSA. If the FAFSA is not rejected, the SAR will contain your Expected Family Contribution (EFC), which is the number that our office will use to determine your eligibility for federal student aid.

If your FAFSA is “rejected” by the federal processor, it is not considered “processed”. Our office cannot view FAFSA data or offer aid when a FAFSA is rejected. **The most common reason for a rejected FAFSA is missing a required signature(s).**

REAPPLY using the online FAFSA each year. A FAFSA is designated for an academic year term.

MISSING DOCUMENTS/VERIFICATION

Once we download your FAFSA data, we will send you an e-mail and a missing documents postcard if your file is incomplete and/or selected for verification. Verification is a process that double-checks the accuracy of household and financial data listed on your FAFSA. It ensures that need-based financial aid is distributed to the neediest students. If selected for verification, the documents and forms requested are required.

If you were already offered aid and then selected for verification, all requested information must be received by our office by **June 15**. If you do not submit the requested information, our office will cancel any need-based gift aid that was offered and offer those funds to other need-eligible students.

- If you miss the verification deadline, you are encouraged to submit the required documents as soon as possible. You may submit a letter to request to have the need-based aid re-considered. Requests will be considered in the order received and based on the availability of funds. There is no guarantee that any need-based gift aid other than the Pell Grant, if eligible, will be available to be re-awarded.
- If you applied later and have not yet been offered aid, you must submit the documents before any further processing will occur.

REGISTER FOR CLASSES

You register for classes per the timelines specified in the Class Schedule. If you are offered financial aid and/or scholarships, you must be registered at least half-time by **June 15** for fall semester or **January 4** for spring semester to indicate your intent to attend the University. If you miss a deadline, your need-based gift aid will be cancelled and offered to other need-eligible students.

If you delay your enrollment until the spring, your Offer Letter will not be held for you. You must inform our office of your request for reconsideration of your Offer Letter by submitting the “Reporting Resources and Changes” form.

WHAT IS AN EXPECTED FAMILY CONTRIBUTION?

The Expected Family Contribution (EFC) is calculated based on the information you reported on the Free Application for Federal Student Aid (FAFSA). The federal processor uses “federal methodology” to calculate your EFC as legislated by the U.S. Congress. This is not necessarily a true contribution nor is it the amount of any check you’ll have to write to the University. It is a component that our office is required to use when determining eligibility for need-based aid.

WHAT IF MY FAMILY ISN’T WILLING TO CONTRIBUTE?

There are thirteen dependency questions on the FAFSA. You are considered dependent if you cannot answer “yes” to at least one of the dependency questions.

The Expected Family Contribution for a dependent student measures your and your parent(s)’ ability to pay for college; it does not measure the family’s willingness to pay. Federal regulations prohibit our office from taking the parents’ unwillingness to pay into consideration when awarding financial aid.

Whether or not your parents claim you as an exemption on their federal income tax return has no bearing on your dependency status for financial aid.

Contact your financial aid advisor if you feel your family situation warrants a review of your dependency status. Foster parents, grandparents and/or legal guardians should not be used as your parent-of-record on your FAFSA. You may submit the “Appeal for Independent Status” form and the required documentation to request a review of your dependency status.

HOW MUCH DOES IT COST TO ATTEND?

The office establishes standard Cost of Attendance each year as a basis for awarding financial aid funds. The Cost of Attendance is the maximum you can receive in financial aid and scholarships and is also known as the student budget. These budgets reflect modest but adequate expenses for Nevada based on research conducted by our office. They include estimated amounts for

- tuition and fees;
- books and supplies;
- room and board;
- personal and miscellaneous expenses; and
- transportation.

It is what it might cost you to attend during periods of enrollment. It does not include periods of non-enrollment such as summer or breaks. It could include everything from toothpaste, tuition, books and supplies, to pizza on the weekends. It is not the true costs nor is it the amount of any check you’ll have to write to the University.

The actual cost would be determined by your individual lifestyle and spending choices. Budgets are adjusted on an individual basis for enrollment status, residency status, and specific programs of study such as nursing or medical schools. We encourage you to create a spending plan or budget online at www.edwise.org to help you be realistic about your spending and be wise with your funds.

Your individual student budget is determined by questions you answered on the FAFSA and is listed on the Offer Letter. If any budget element is not correct as listed on your Offer Letter, please submit a “Reporting Resources and Changes” form. It is imperative to double-check the accuracy of the budget items listed. If our office discovers that your budget is incorrect AT ANY TIME during the year, we are required to make corrections. Corrections could result in a bill due to the University and/or changes to your financial aid and/or scholarships.

Estimated 2009-2010 Academic Year Budgets (2 semesters)

ON-CAMPUS	FULL-TIME	3/4 TIME	1/2 TIME
Tuition/Fees	4700	3580	2656
Books/Supplies	1300	900	700
Room/Board	10145	10145	10145
Personal	2655	1475	899
Transportation	1200	900	600
TOTAL	\$20,000	\$17,000	\$15,000
OFF-CAMPUS	FULL-TIME	3/4 TIME	1/2 TIME
Tuition/Fees	4700	3580	2656
Books/Supplies	1300	900	700
Room/Board	9995	9995	9995
Personal	3205	1805	1109
Transportation	2800	2200	1600
TOTAL	\$22,000	\$18,480	\$16,060
WITH PARENT	FULL-TIME	3/4 TIME	1/2 TIME
Tuition/Fees	4700	3580	2656
Books/Supplies	1300	900	700
Room/Board	2250	2250	2250
Personal	1950	1470	724
Transportation	2800	2200	1600
TOTAL	\$13,000	\$10,400	\$7,930

Tuition and Fees

- The rates listed above are estimated at 15 credits per semester for undergraduates and 10 graduate level credits for graduate students plus mandatory fees.
- Tuition and fees may be higher or lower, depending on your program of study, class standing, and residency status.
- For residency questions, contact Admissions and Records.

Room and Board

You are assigned one of three student budgets based on the living arrangements you reported on your FAFSA.

On-Campus: Housing costs can vary significantly based on your living arrangements. Residential Life offers a variety of room types and meal plans. Our office uses the average double occupancy cost in determining this budget component.

Off-Campus: The Reno/Sparks communities offer many options for living arrangements. The financial aid budget provides up to \$500 per month for rent (double occupancy), \$111 per month shared utilities, and \$500 per month for food and other household expenses.

With Parent/Relative: If you live at home or with a relative and commute to campus for classes, you reduce your overall costs significantly. An allowance for room and board of \$2,250 for the academic year is included in the student budget if you live with a parent or relative.

Books and Supplies

Costs may vary by program, course load, and specific course requirements. You may be able to reduce your costs significantly by buying used books, buying books only as they are needed, or using the University's extensive library system.

Personal and Miscellaneous

This category represents all other student expenses that are allowable by federal financial aid regulations—clothes and laundry, personal hygiene, and entertainment. It is the most variable and individualized component of any student's budget. Personal spending can make or break a college budget! It is suggested that you track your expenditures, set up an allowance for expenditures, and stick to your budget. Keep in mind, if you live off-campus, you will save money by having roommates. Also remember the five C's—cars, clothes, credit cards, coffee and cell phones—can bust your budget! Our office does not consider cell phones as a component. *Exorbitant spending on cell phones, texting and unlimited service can easily cause your budget to be overspent.*

Transportation

Costs in this category include, but are not limited to travel to and from the student's residence to class, bus fare, gasoline, parking permits, etc... Financial aid's use is not intended for students to purchase vehicles, but to assist with day to day transportation expenses.

Budget Revision Request

Budget revision requests may be submitted for medical/dental bills not covered by insurance; a one-time computer purchase; USAC costs; costs related to a documented disability; health insurance; and child care. All expenses must occur during the current academic year and be documented. If an increase is approved, your eligibility will be reevaluated, and if possible, additional aid may be offered. Budget increases for computer purchases can only be used for loan eligibility.

BUDGET TIPS

- Buy used textbooks
- Get a roommate and share expenses
- Carpool
- Clip coupons
- Ask for a student discount
- Take public transportation
- Avoid using credit cards
- Eat at home
- Limit cell phone use and text messaging
- Shop at discount stores
- Entertain at home
- Make coffee at home
- Utilize the least expensive parking pass and use campus escort
- Start saving now – every little bit helps

HOW IS THE AMOUNT OF FINANCIAL AID DETERMINED?

Our office will attempt to meet your need with an offer that consists of a combination of grants, loans, and Work-Study. The type and amount of aid offered is determined by a combination of demonstrated financial need, federal award maximums, fund availability, and consideration of additional resources such as scholarships, fee waivers and stipends, veteran's benefits, 3rd party payments, etc.

Need-based financial aid is available to families who demonstrate "need-eligibility". The formula used to determine need-eligibility is:

$$\begin{array}{r} \text{Cost of Attendance (Budget)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Need Eligibility} \end{array}$$

Depending on your eligibility and the availability of funds, awards are made in the following sequence:

- Pell Grants
- Academic Competiveness Grant (less than 60 earned credits)
- SMART Grant (61-120 earned credits)
- TEACH Grant
- Additional Resources (fee waivers, stipends, veteran's benefits, 3rd party payments, etc.)
- Scholarships
- Subsidized Stafford Loans (up to the maximum eligibility based on grade level)
- Other federal/state/institutional grants
- College Work-Study
- Unsubsidized Stafford Loans
- PLUS Loans

Our awarding policy states that you may not receive more than 50% of your standard budget in gift aid. If an additional scholarship or need-based fund is added to the Offer Letter at any time, our office will reconsider your Offer Letter and adjust aid accordingly. It is your responsibility to notify our office of any resource being received to fund your education not listed on the Offer Letter such as, but not limited to, outside scholarships, 3rd party payments, fee waivers, stipends, veteran's benefits, etc. This policy allows our office to assist a greater percentage of need-eligible students with gift aid.

WHAT FINANCIAL AID PROGRAMS ARE OFFERED?

GRANTS – “FREE MONEY”

Grants are "gift aid" which does not need to be repaid. They are awarded on the basis of demonstrated financial need. Most grants are offered on a first-come, first-serve basis.

Program	Type	Eligibility	Terms
Federal Pell Grant	<ul style="list-style-type: none"> Federal 	<ul style="list-style-type: none"> Need-based Undergraduate without first bachelor's degree Federal Entitlement 	<ul style="list-style-type: none"> Must be enrolled at least half-time; less than half-time enrollment allowed in certain circumstances
Academic Competitiveness Grant (ACG)	<ul style="list-style-type: none"> Federal 	<ul style="list-style-type: none"> U.S. Citizen Pell Grant recipient 1st year students who completed a “rigorous” high school program, i.e. Honors or Advanced Diploma 2nd year students – 3.0 GPA for the first year of college 	<ul style="list-style-type: none"> Must be enrolled full-time
National SMART Grant	<ul style="list-style-type: none"> Federal 	<ul style="list-style-type: none"> U.S. citizen Pell Grant recipient 3rd or 4th year students Major in physical, life or computer science, engineering, math, technology, or a “critical-need” foreign language 	<ul style="list-style-type: none"> Must be enrolled full-time 3.0 cumulative GPA
Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant	<ul style="list-style-type: none"> Federal 	<ul style="list-style-type: none"> U.S. citizen or eligible non-citizen Grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. You must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students You must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. <p>IMPORTANT: <i>If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed.</i></p>	<ul style="list-style-type: none"> Be enrolled as an undergraduate, post-baccalaureate, or graduate student Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework Meet certain academic achievement requirements Sign a TEACH Grant Agreement to Serve Contact the Financial Aid Office to see if your grade level and program qualifies.

Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> • Federal 	<ul style="list-style-type: none"> • Awarded only to Federal Pell Grant eligible applicants. • Undergraduate, first bachelor's degree 	<ul style="list-style-type: none"> • Must be enrolled at least half-time
Access Grant	<ul style="list-style-type: none"> • State of NV 	<ul style="list-style-type: none"> • Need-based • Undergraduate and graduate 	<ul style="list-style-type: none"> • Must be enrolled at least half-time
Nevada State Grant	<ul style="list-style-type: none"> • State of NV 	<ul style="list-style-type: none"> • Need-based • Undergraduate and graduate • Nevada resident 	<ul style="list-style-type: none"> • Must be enrolled at least half-time
Leveraging Educational Assistance Partnership Programs	<ul style="list-style-type: none"> • Federal/State 	<ul style="list-style-type: none"> • Need-based • Undergraduate and graduate • Nevada resident 	<ul style="list-style-type: none"> • Must be enrolled at least half-time
Pack Advantage Gift Aid	<ul style="list-style-type: none"> • Combination of gift awards including, but not limited to grants, scholarships, stipends and tuition/fee waivers. 	<ul style="list-style-type: none"> • Nevada Resident • Need-based • Pell Recipient 	<ul style="list-style-type: none"> • Must be enrolled full-time • FAFSA submitted by March 1, 2009

LOANS

Loans are borrowed funds which must be repaid. Many students and parents find that loans are an important resource for financing education expenses. Loans can be expensive. Loans should not be borrowed to finance “wants” or exorbitant lifestyle choices. If you choose to borrow a loan, think wisely, create a budget, and then borrow the least amount needed.

There are no pre-payment penalties on these loans. If you are attending school at least half-time, you have a set period of time after you graduate, withdraw, or drop below half-time status before you must begin to repay your loan. This period of time is called a “grace period”.

There are three basic loan categories: Federal, Institutional, and Private/Alternative Loans.

FEDERAL STAFFORD LOANS

To borrow the Stafford Loan, submit the Stafford Loan Activation Form (LAF) which is available online or via paper from our office. Read and follow the directions detailed on the LAF including but not limited to completing a Master Promissory Note and Entrance Counseling.

There are two types of Federal Stafford Loans – subsidized and unsubsidized:

- **Subsidized Stafford Loan** is a need-based loan where the federal government pays the interest to the lender while you are enrolled at least half-time, during the "grace period", and authorized periods of deferment. Interest will begin to accrue when you enter repayment. *An estimated amount of Subsidized Stafford Loan would be abbreviated as "Est. Staf" on your Offer Letter.*
- **Unsubsidized Stafford Loan** is not awarded on the basis of financial need. Interest is charged from the time the loan is disbursed until it is paid-in-full. We strongly recommend that you pay the interest while in school to reduce the total costs of your loan. If you choose to allow the interest to accumulate, it is capitalized once upon graduation or when you drop below ½ time status and added to the principal amount of the loan. *An estimated amount of Unsubsidized Stafford Loan would be abbreviated on your Offer Letter as "Est. Unsub."*

Fees, Interest and Repayment

- The lender can charge up to a 0.5% origination fee. This fee, if applicable, is deducted before the loan is disbursed.
- The loan guarantor is mandated to charge the 1% federal default prevention fee.
- UNDERGRADUATE STUDENTS ONLY: As of July 1, 2009, the interest rate on new subsidized Federal Stafford Loan is a fixed 5.6%.
- GRADUATE, PROFESSIONAL and/or MEDICAL STUDENTS, the interest rate on new subsidized Federal Stafford Loan is a fixed 6.8%.

HOT TIP

Students who want to borrow the Stafford Loan estimated on the Offer Letter must submit the Loan Activation Form (LAF).

If the loan is needed to pay fees, the LAF must be received in our office at least one month prior to the start of the semester to provide sufficient time for processing before fees are due.

- For ANY student who borrows an UNSUBSIDIZED Federal Stafford Loan, the interest rate is a fixed 6.8%.
- For loans disbursed prior to July 1, 2006, the interest rate continues to be variable based on the 91-day T-bill.
- Repayment begins six months from the date of graduation, withdrawal, or enrollment less than half-time. The six months are referred to as your “grace period”.
- There is no pre-payment penalty.

<i>ACADEMIC YEAR BORROWING LIMITS BY CLASS STANDING</i>			
Dependent Students			
<i>Class Standing</i>	<i>Cumulative Credits Earned</i>	<i>Base Stafford Loan Eligibility (Subsidized and Unsubsidized)</i>	<i>Additional Unsubsidized Stafford Loan Eligibility</i>
<i>Freshman</i>	<i>0-29 credits</i>	<i>\$3500</i>	<i>\$2000</i>
<i>Sophomore</i>	<i>30-59 credits</i>	<i>\$4500</i>	<i>\$2000</i>
<i>Junior</i>	<i>60-89 credits</i>	<i>\$5500</i>	<i>\$2000</i>
<i>Senior or 2nd BA</i>	<i>90-180 credits</i>	<i>\$5500</i>	<i>\$2000</i>
Independent Students and Dependent Students Whose Parents Are PLUS Denied			
<i>Class Standing</i>	<i>Cumulative Credits Earned</i>	<i>Base Stafford Loan Eligibility (Subsidized and Unsubsidized)</i>	<i>Additional Unsubsidized Stafford Loan Eligibility</i>
<i>Freshman</i>	<i>0-29 credits</i>	<i>\$3500</i>	<i>\$6000</i>
<i>Sophomore</i>	<i>30-59 credits</i>	<i>\$4500</i>	<i>\$6000</i>
<i>Junior</i>	<i>60-89 credits</i>	<i>\$5500</i>	<i>\$7000</i>
<i>Senior or 2nd BA</i>	<i>90-180 credits</i>	<i>\$5500</i>	<i>\$7000</i>
<i>Note: If you advance into a higher grade level between fall and spring, you may request the higher loan amount by submitting a Stafford Loan Activation Form for an increase.</i>			
Additional Categories			
<i>Teaching Cert.</i>		<i>\$5500</i>	<i>\$7000</i>
<i>Graduate</i>	<i>0-120 graduate credits</i>	<i>\$8500</i>	<i>\$12,000</i>
<i>Medical</i>	<i>1st – 4th year</i>	<i>\$8500</i>	<i>\$32,000</i>
<i>AGGREGATE LIFETIME LIMITS</i>			
<i>Category</i>	<i>Maximum Stafford Loan Eligibility</i>		
<i>Dependent Undergraduate</i>	<i>\$31,000 (no more than \$23,000 of which may be subsidized)</i>		
<i>Independent Undergraduate</i>	<i>\$57,500 (no more than \$23,000 of which may be subsidized)</i>		
<i>Graduate</i>	<i>\$138,500 (no more than \$65,500 of which may be subsidized)</i>		
<i>Medical</i>	<i>\$224,000 (no more than \$65,500 of which may be subsidized)</i>		
<i>Note: If you advance into a higher grade level between fall and spring, you may request the higher loan amount by submitting a Stafford Loan Activation Form for an increase.</i>			

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

PLUS LOAN ACTIVATION FORM

Our office does not automatically offer the PLUS Loan on the Offer Letter. **If a parent would like to borrow the PLUS Loan, he/she must submit a PLUS Loan Activation Form.** The form may be downloaded from our Web site and is also available via paper from our office.

This is a parent loan that is not based on need. A FAFSA is not required; however, it is recommended. This loan may be used to meet the Expected Family Contribution. The amount borrowed cannot exceed the student budget minus any other financial aid or scholarships. The lender establishes parent borrower's eligibility based on ability to repay and credit worthiness. The parent must meet the citizenship requirements and cannot be in default or owe a refund to any financial aid program. The student must also meet the standards for "Satisfactory Academic Progress".

Effective July 1, 2006, the interest rate is fixed at 8.5%. Interest is charged from the date of the first disbursement and continues until the loan is repaid in full. A fee of up to 4% of the loan disbursement amount is charged and deducted proportionally each time a disbursement is made.

Repayment begins 60 days after the loan is fully disbursed. There is no grace period. Borrowers have the option to contact their lender to inquire about a forbearance while the student is in college

If the PLUS is denied by the lender, the student may borrow additional Unsubsidized Stafford Loan. If you would like to borrow the additional Unsubsidized Stafford Loan, submit a copy of the lender's denial notification and a Stafford LAF to request the additional funds.

FEDERAL GRADUATE PLUS

This is a loan program for graduate students and requires a FAFSA. To borrow the Federal Graduate PLUS, contact our office for the Federal Graduate PLUS Loan Activation Form. This loan may be borrowed only after you have considered borrowing the Stafford Loan maximum for the year. You are required to pass a credit check and meet the general eligibility requirements for federal financial aid, including citizenship requirements, and not be in default or owe a refund to any financial aid program. You are required to complete Grad PLUS Entrance Counseling prior to disbursement.

The yearly maximum on a Graduate PLUS Loan is equal to the student budget minus all other financial aid and scholarships (including fee waivers). For example, if the student budget (tuition, fees, books and supplies, room and board) is \$21,000 and you, the student, had \$20,500 in total aid, you could borrow up to \$500 in a Grad PLUS.

The interest rate on the Graduate PLUS Loan is fixed at 8.5%. Interest is charged from the date the first disbursement is made until the loan is fully repaid. A fee of up to 4% of the loan is charged and deducted proportionally each time a disbursement is made.

FEDERAL PERKINS LOAN

The Perkins Loan (PERL) is a need-based, long-term, low interest (5%) loan. There are no processing fees. Funds are limited. Interest does not accrue and there is no repayment while you remain enrolled at least half-time. Repayment begins nine months

following graduation, withdrawal, or enrollment less than half-time. The nine months are referred to as your “grace period”. The standard repayment term is ten years. The Perkins Loan has certain cancellation/discharge provisions; read the U.S. Department of Education’s “The Guide to Federal Student Aid” at www.FederalStudentAid.ed.gov. The Cashier’s Office will mail the appropriate paperwork for the Perkins Loan in July, or if awarded after July, within two weeks of offer.

NURSING STUDENT LOAN

The Nursing Loan (NSL) is a need-based, long-term, low interest (5%) federal loan specifically for students admitted into the Orvis School of Nursing. There are no processing fees. Interest does not accrue and there is no repayment while you remain enrolled at least half-time. Repayment begins nine months following graduation, withdrawal, or enrollment less than half-time. The nine months are referred to as your “grace period”. The standard repayment term is ten years. The Cashier’s Office will mail the appropriate paperwork for the Nursing Loan in July, or if awarded after July, within two weeks of offer.

INSTITUTIONAL LOANS

Garvey-Rhodes (GRLN) and Blundell Undergraduate (BLUN) are both need-based loans for undergraduates funded from institutional endowments. Both offer low interest (5%), long-term loans. There are no processing fees. You must be enrolled full-time throughout the award year. Interest does not accrue and there is no repayment while you remain enrolled at least half-time. Repayment begins six months after graduation, withdrawal, or enrollment less than half-time. The six months are referred to as your “grace period”. Repayment is not deferred if you enroll at another college. The Cashier’s Office will mail the appropriate paperwork for the Garvey-Rhodes or Blundell Loan in July, or if awarded after July, within two weeks of offer.

UNIVERSITY LOAN

This is an institutional, short-term loan designed to assist continuing students who have cash flow issues. A co-signer is required and a processing fee of 2% of the loan is collected at the time the application is submitted. Ten percent (10%) interest accrues from the date of approval. Half of the balance is due in 6 months and the balance of the loan at the end of 12 months or sooner if you graduate. If financial aid is received, the loan is due and payable in full at that time. This loan, in combination with other financial aid or scholarships, may not exceed the student budget.

PRIVATE/ALTERNATIVE LOAN

A private/alternative loan (BALP) is a consumer-based, non-need-based loan. The interest rate for an alternative loan is usually considerably higher than the rate for a federal loan. You should compare the terms, interest rates and fees carefully before borrowing an alternative loan. A co-signer with a good to excellent credit score is highly recommended. No payments are required while you are enrolled half-time or more. You apply directly with the lender of your choice; we have a listing of some lenders on our Web site. After you apply, your lender will contact our office electronically to request certification. This loan in combination with all financial aid and scholarships cannot exceed the student budget. We highly recommend that you consider the federal Stafford Loan first and seek the advice of your financial aid advisor before borrowing an alternative loan. Entrance Counseling is required prior to disbursement.

WORK-STUDY

Work-Study may be offered if you have demonstrated financial need and marked “yes” to the Work-Study question on the FAFSA. The program funds student employment. The employer benefits by hiring a Work-Study student because the federal government assists with paying 75% of the wages. You benefit by learning new skills, working in between your class schedule, and gaining valuable work experience. In addition, since Work-Study wages are considered financial aid, the wages earned are listed as an exemption on Worksheet C on the FAFSA. You may choose to work on-campus, or off-campus in community service, literacy, or other organizations related to your interest or field of study. You may search for jobs listed on the Job Board via the Career Services Web site at www.unr.edu/career. A referral letter is e-mailed from our office during the summer as an introduction to a prospective employer. You are responsible for contacting prospective employers, interviewing and securing employment. You may earn wages during the year—half of the total each semester—up to the total allocation on the Offer Letter. Funds are limited. If you were not offered Work-Study on your Offer Letter, you may contact our office to request to be added to the waitlist. The waitlist is evaluated when/if additional funds become available. If awarded Work-Study, the student will be notified via postcard and e-mail.

SPECIAL CATEGORIES

GRADUATE STUDENTS

Graduate students are considered for the following programs when they apply for financial aid:

- Federal Perkins Loan
- Federal Subsidized Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal Graduate PLUS
- Work-Study Employment
- Nevada Access Grant
- Nevada State Grant

You must be officially admitted to the Graduate School before aid can be offered. The “Graduate Special” classification is not a degree program; therefore, if you are in this category, you are not eligible for any federal, state, or institutional financial aid but can investigate private/alternative educational loans.

Graduate students are considered full-time for financial aid with 9 or more graduate credits. Departmental or program specific enrollment policies do not override the above policy. Graduate students enrolled in mixed graduate and undergraduate credits can only be funded for undergraduate credits if they are specifically required for your graduate degree. If you are a graduate student taking mixed credits, please contact our office.

GRADUATE ENROLLMENT STATUS	# OF GRADUATE CREDITS
Full time	9 and above
$\frac{3}{4}$ time	7 – 8
$\frac{1}{2}$ time	5 – 6

Our office does not administer fellowship or graduate assistantship programs. The primary source of information for such programs is the academic department or professional school in which you are enrolled or plan to enroll. Deadlines for graduate awards vary. Because many deadlines occur early in the academic year, it is important to obtain information as early as possible. If you are awarded a graduate, teaching or research assistantship and it is not reflected on your Offer Letter, you are required to notify our office by submitting the “Reporting Resources and Changes” form.

If you are a non-resident graduate student and are not receiving a fee waiver, please submit the “No Graduate Assistantship” form.

If you choose to borrow the federal Stafford Loan, please submit a 2009-2010 Stafford Loan Activation Form. Our office prefers you utilize the online interactive form at www.finaid.unr.edu. However, you may also print and submit the form –or – complete the form at the front desk of Student Financial Aid and Scholarships, 3rd floor, Fitzgerald Student Services Bldg.

New Borrowers:

- If you are a first-time Stafford Loan borrower at this University, you are required to complete the Master Promissory Note (MPN) as indicated in the instructions for the loan. You may complete the Master Promissory Note online with your lender as selected on the Stafford Loan Activation Form.
- Entrance Counseling is required.
- Perkins Loan Promissory Notes are mailed in July.

MEDICAL STUDENTS

Medical students are considered for the following programs:

- Federal Perkins Loan
- Federal Subsidized Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal Grad PLUS

Most medical students will have their entire Cost of Attendance met with financial aid and scholarships. You may submit a "Budget Revision Request" if you have expenses that exceed the average Cost of Attendance and have documentation that the expenses were required within the academic year. Most medical students will not be allowed to borrow private/alternative loans.

2009 – 2010 Medical School Cost of Attendance

1ST YEAR	8/10/2009 – 5/7/2010 9 MONTHS		2ND YEAR	5/17/2009 – 5/7/2010 9 MONTHS	
	Off-campus	With-parent		Off-campus	With-parent
Tuition	\$14,196	\$14,196	Tuition	\$14,196	\$14,196
Books/Supplies	\$4,500	\$4,500	Books/Supplies	\$2,000	\$2,000
Room/Board	\$13,590	\$3,250	Room/Board	\$13,590	\$3,250
Personal	\$3,454	\$2,694	Personal	\$3,524	\$2,664
Transportation	\$2,800	\$2,800	Transportation	\$2,800	\$2,800
Insurance/Fees	\$3,460	\$3,460	Insurance/Fees	\$3,890	\$3,890
Total	\$42,000	\$30,900	Total	\$40,000	\$28,800

3RD YEAR	6/29/2009 – 6/25/2010 11.5 MONTHS		4TH YEAR	6/26/2009 – 5/14/2010 10.5 MONTHS	
	Off-campus	With-parent		Off-campus	With-parent
Tuition	\$14,196	\$14,196	Tuition	\$14,196	\$14,196
Books/Supplies	\$1,100	\$1,100	Books/Supplies	\$500	\$500
Room/Board	\$20,115	\$6,082	Room/Board	\$15,855	\$3,042
Personal	\$4,404	\$3,337	Personal	\$4,034	\$3,147
Transportation	\$5,025	\$5,025	Transportation	\$7,175	\$7,175
Insurance/Fees	\$4,660	\$4,660	Insurance/Fees	\$3,740	\$3,740
Total	\$49,500	\$34,400	Total	\$45,500	\$31,800

(MD)²: Monetary Decisions for Medical Doctors is a comprehensive, three-part program developed by the AAMC to assist premedical and medical students in planning for the financial aspects of their medical education. Divided into three sections — The Premedical School Years, The Medical School Years, and Residency and Early Practice Years — (MD)² provides practical and comprehensive information specifically tailored to students throughout their medical education. This online resource contains information about making a successful transition to medical school, credit and consumer debt, types of financial aid, the financial aid application process, and relevant reference materials. Go to <http://www.aamc.org/students/financing/md2/start.htm>

School Of Medicine Scholarship Application

The School of Medicine Scholarship Application is sent to students upon admission to the medical school. All scholarships are need-based and require students to submit income and asset information to determine eligibility. **The applications should be returned promptly to the School of Medicine's Office of Admissions and Student Affairs.**

UNIVERSITY STUDIES ABROAD CONSORTIUM (USAC)

If you are enrolled in a degree-seeking program at the University of Nevada, Reno and plan to participate in the University Studies Abroad Consortium (USAC) during the

academic year, you must complete the FAFSA to be considered for all aid programs except Work-Study.

Once you have an Offer Letter, you must submit a Budget Revision Request along with a copy of the cost sheet from USAC. The revised budget may permit you to borrow additional loan funds for the mandatory program costs. These extra expenses are not considered for additional grant aid.

Before you leave to study abroad, you should consider designating someone here in the U.S. with a limited Power of Attorney. Power of Attorney gives legal rights to the designated person to sign documents on your behalf. The person you choose should be someone you trust implicitly, such as an immediate family member. Friends or boyfriends/girlfriends are not recommended. The form must be notarized and presented to the office by the designee when he/she contacts the office on your behalf. The Power of Attorney cannot be used to sign a Perkins, Garvey-Rhodes, or Blundell Loan promissory note.

You should also consider direct deposit with the Cashier's Office, which allows any refund from your student account to be deposited into your bank account.

SUMMER SCHOOL

If you are interested in Summer Financial Aid, you must submit a Summer Financial Aid Application. Applications will be accepted from April 13 – June 5, 2009, the Friday before the 1st session of summer school. You must register for summer classes first and then submit the application to our office for consideration.

- Continuing students who have not borrowed the maximum amount for an academic year under the Federal Stafford Loan Program may increase their loan and use the funds for the summer term(s).
- Pell Grant eligible students who have not exhausted their grant eligibility for the academic year may be eligible to receive the balance of their award for the summer.
- Private/Alternative Loans are also available for the summer.
- Recipients of the Millennium Scholarship must pay their summer fees. Reimbursement for credits earned occurs in late September.

EXTENDED STUDIES

Scholarships and most financial aid programs do not count open enrollment courses as part of your enrollment. However, if you are eligible for a Pell Grant and enrolled for a minimum of six "regular" semester credits on this campus, open enrollment courses may be counted towards your enrollment. These courses are identified with a "C" in front of the course number and "X" to indicate the course is in progress. Payment of a Pell Grant cannot occur until half the lessons are submitted and graded. If interested, you must read and complete the "Independent Learning Agreement". Semester-based courses through Extended Studies listed on your class schedule in ePAWS are treated like all other semester-based courses for financial aid purposes.

HOW AND WHEN WILL I KNOW WHAT IS OFFERED?

The office will begin notifying you in mid-April/early May with an e-mail and postcard to alert you to check ePAWS to view your Offer Letter. The Offer Letter lists the types and amounts of the aid offered. After the first round of Offer Letters, Offer Letters are produced approximately every two weeks throughout the remainder of the academic year. Offer Letters are subject to change. Review your Offer Letter carefully – examine the budget items listed and check for accuracy.

WHEN WILL I RECEIVE MY FINANCIAL AID?

Financial aid cannot be disbursed prior to enrollment or during periods of non-enrollment. One half of the total grant, loan or scholarship funds for the year are disbursed each semester. Financial aid begins to apply to your University student account no earlier than ten days before the semester begins.

FIRST-TIME STAFFORD LOAN and GRAD PLUS BORROWERS

First-time borrowers at this University must complete Entrance Counseling prior to disbursement. Entrance Counseling can be completed at www.edfund.org, click on “EdTest”. Please retain a copy of the Entrance Counseling confirmation page for your records.

MINIMUM CREDIT REQUIREMENT

Aid disburses only when the enrollment status matches the funding status. For example, an undergraduate student funded full time (i.e. 12 credits minimum required) that is only registered for 9 credits will not have a disbursement occur until 3 more credits are added. Coursework at another college does not count towards the minimum number of credits required. Any student whose enrollment plans have changed must submit the “Reporting Resources and Changes” form. If revisions are made, you will be able to view the changes via ePAWS under “Fin. Aid Offer”.

SPRING TRANSFER STUDENTS

It is imperative for you, the student, to ensure that your previous institution has cancelled your spring financial aid. All spring only students must be monitored by the National Student Loan Database System (NSLDS). Financial aid cannot be disbursed during the 7 day hold period. If we are alerted that you still have financial aid pending at another institution, we must receive a written confirmation of cancellation from your former school before aid can be disbursed for the spring semester.

WORK-STUDY

Work-Study and student employment payroll checks are distributed twice a month by the Cashier’s Office. Direct deposit is available.

WHAT IF I CAN’T PAY TUITION/FEEES BY THE DUE DATE?

DEFERMENT: The Cashier’s Office offers a deferred payment plan to students registered for seven or more credits. It requires 50% of the outstanding charges to be paid by the published semester due date, usually the Friday before the semester begins. Two installments of 25% each are required during the semester in accordance with the dates

in the Class Schedule. To set up a deferment, go to ePAWS at www.unr.edu or contact the Cashier's Office.

POSTPONEMENT: If your financial aid is pending, you may contact our office to request a postponement.

UNIVERSITY LOAN: For continuing students, a University Loan may help. Read the brief explanation in the loan section for eligibility requirements. A co-signer and a processing fee are required. Required paperwork is available upon request.

CAN I RECEIVE MONEY FOR EMERGENCIES?

EMERGENCY LOAN: If you have an unexpected emergency arise, you may be eligible for an emergency loan. Contact our office for the specific requirements and application.

HOW WILL I RECEIVE MY FINANCIAL AID?

Financial aid and scholarships administered by our office are first applied directly to your University student account to pay mandatory charges for tuition, fees, University-operated housing, and other University charges.

If your financial aid exceeds the charges on your University student account, you will receive the balance of the funds (referred to as a "refund") to pay other educationally related expenses.

Refunds will be released to you in one of the following ways:

- **Check:** The refund check will be mailed to the address listed in ePAWS. You are responsible to double-check your mailing address. Address changes are completed in ePAWS. *Checks cannot be picked up – no exceptions.*
- **Direct Deposit:** To take advantage of direct deposit, complete a "Direct Deposit Authorization" form and submit it to the Cashier's Office along with a voided check. Please allow 10 – 15 business days for the form to be processed. The direct deposit authorization will remain in effect until it is cancelled in writing with the Cashier's Office.

Work-Study

Wages are paid twice a month through the University Payroll Office for hours worked during that period. A timesheet is required and verified by the employer. Direct deposit into the student's personal bank account can be arranged through Payroll. Otherwise, payroll checks may be picked up at the Cashier's Office.

CAN THE FINANCIAL AID OFFER BE CANCELLED OR ADJUSTED?

Yes, there are many situations that could cause your Offer Letter to be cancelled or adjusted throughout the year. Adjustments that cause a debt to the University are due immediately.

- If your class standing (i.e., freshman, sophomore, junior, senior, or graduate); residency; housing; enrollment status; or living arrangements are not correct, your Offer Letter may require modification. For example, the amount of aid and type of aid may be reduced if you enroll less than full-time.
- If you receive an outside scholarship or any funding not listed on your Offer Letter, you must report the additional resource to our office by completing a “Reporting Resources and Changes” form. If the addition of that fund creates an “overaward” based on any federal, state or institutional regulation, your Offer Letter will be adjusted.
- If your file is selected for verification and you do not submit all requirements/documents by June 15th, the need-based gift aid will be cancelled and offered to another student.
- If your file is selected for verification and the results change the Expected Family Contribution, your Offer Letter may be modified.
- If you do not register by the date specified on the Offer Letter, the need-based gift aid will be cancelled and offered to another student.
- If you drop credits within the 100% refund period, your Offer Letter may be adjusted.

WHAT IS SATISFACTORY ACADEMIC PROGRESS (SAP)?

“Satisfactory Academic Progress” is the term used to denote your successful completion of coursework toward a degree or certificate. For federal, state, and institutional aid, the University is required to monitor the progress of each student toward degree/certificate completion. These academic standards apply for all periods of enrollment at all colleges attended, regardless of whether or not aid was received, for federal and state aid eligibility. If you fall behind in your coursework, or do not achieve minimum standards for grade point average and earned credits, you may lose your eligibility for all types of federal, state, and institutional aid administered by our office.

Scholarships have separate and distinct SAP standards. For information regarding the academic requirements for a specific scholarship, consult the scholarship award criteria page at www.finaid.unr.edu.

There are two components to the SAP standards – qualitative and quantitative. In other words, we have to measure the quality (grades) and quantity (number of credits or timeframe taken) of your progress towards your degree. Failure to comply with any requirement may result in a loss of aid eligibility:

Minimum University Grade Point Average (GPA) to be Maintained

The GPA is based on grades for credits earned at this University and does not include grades transferred from another institution. An undergraduate student is required to maintain a 2.0 cumulative UNR GPA or better. A graduate student is required to maintain a 3.0 cumulative UNR GPA or better for graduate level coursework. Students admitted into the professional degree in Education must maintain the UNR GPA tied to their required coursework (2.0 undergraduate and 3.0 graduate coursework).

Minimum Credit Requirement

You must earn a minimum number of credits each semester, applicable to your degree, consistent with your enrollment/funding level and class standing. The professional degree in Education is considered a fifth-year undergraduate; thus requires 12 credits each semester. Graduate students must enroll for coursework at the 500 level or above to meet their credit requirement. Teaching assistantships do **NOT** count in the minimum credit requirement for graduate students for all financial aid programs. Graduate students are paid only for graduate coursework. If a graduate student is required to take undergraduate coursework, those courses must be approved by our office in advance.

ENROLLMENT/FUNDING STATUS	UNDERGRADUATE OR TEACHING CERTIFICATE	GRADUATE--Coursework must be 500 level or above.
Full time	12 or more credits	9 or more credits
¾ Time	9 – 11 credits	7 – 8 credits
½ Time	6 – 8 credits	5 – 6 credits

Courses that are assigned a grade of “A” through “D” and “S” are included as credits earned. “S” is not calculated into the GPA. Course assigned grades of “I”, “W”, “F”, “AD”, “NR”, “R”, and “U” do not earn credit.

- **Credit Courses through Extended Studies**

These courses may be semester-based or open-enrollment. *Semester-based* credits count as part of your enrollment and are eligible for financial aid. *Open enrollment* credits are not counted as part of your enrollment and are not eligible for aid; these can be identified with a “C” in front of the course number and “X” to indicate the course is in progress. Credit earned for both types of courses may be used to correct

a prior credit deficiency.

- **Dual Enrollment**

You may only receive financial aid from one college, even if you are concurrently enrolled at more than one. Your enrollment status at the University only includes coursework that is listed in our semester class schedule. Exceptions may be approved in advance for students whose program requires coursework that is never offered at this University or in other limited circumstances. Completed coursework at another institution may be used to make up a credit deficiency.

Maximum Credits

You must complete your degree within a reasonable timeframe. Federal regulations limit funding to no more than 150% of the average length of the program. All attempted “total enrolled” credits at this University and at all other institutions are counted in this limit, regardless of whether or not aid was received. There is no provision for “academic renewal” in which credits attempted and grades earned are excluded. The credit limit includes dual majors, changes in majors and second degrees. You may continue to receive aid until the maximum credit limit is reached –or – the requirements for the degree are completed, whichever occurs first.

For an undergraduate student, the limit is 192 attempted “total enrolled” credits. A graduate student seeking a master’s degree may receive funding to a maximum of 70 attempted “total enrolled” graduate credits for that degree; a doctoral student up to 140 attempted “total enrolled” graduate credits (including all post-baccalaureate coursework). Eligibility for financial aid terminates at the end of the semester in which the credit limit is reached.

HOW DO REPEATED COURSES, DROPPED CREDITS, INCOMPLETE GRADES OR WITHDRAWAL FROM THE UNIVERSITY AFFECT MY ELIGIBILITY?

Retake Coursework

Credit is earned only once for most courses. Retaking a course for which credit was already earned will cause a “credit deficiency” if you are registered in the minimum number of credits for your enrollment status (see table). You must enroll for additional credits equal to the number of credits of the course that is being retaken to avoid a problem. *For example, if you are a full-time student and 3 credits are considered “retakes”, you should be enrolled in 15 credits to avoid creating a credit deficiency.*

Dropped Credits (*You should consult with a financial aid advisor before you drop credits.*)

After you receive financial aid and/or class begins for the semester, you may create a credit deficiency if you drop below the minimum credit requirement. If you drop individual credits during the 100% refund period, aid will be reduced to reflect the “new” enrollment/funding status and you may have to repay funds. Any refund is restored to the aid program(s). *For example: if you are a full-time student in 12 credits then drop 3 credits during the 100% refund period, our office will adjust your enrollment status and aid to $\frac{3}{4}$ time and you may owe a refund back to the University.*

After the 100% refund period, dropping individual credits below the minimum credit requirement for your enrollment/funding status creates a credit deficiency. *For example: if you are a full-time student enrolled in 12 credits then drop 3 credits after the 100% refund period, you will create a 3 credit deficiency.*

100% Withdrawal from the University or Zero Credits Earned

If you completely withdraw or earn zero credits during a semester, you will be subject to the Return of Title IV aid calculation. Two distinct consequences happen – 1) you may be required to pay back all or part of the financial aid disbursed and 2) you will create a credit deficiency.

WHAT IS SAP PROBATION?

Freshmen Probation Policy

If you are classified by Admissions and Records as having attempted “total enrolled” less than 24 credit hours and earned at least six credits with a minimum UNR GPA of 1.0 in the fall semester, you are placed on financial aid probation and may continue to receive financial aid for the spring semester. At the end of the spring semester, you must have earned the minimum number of credits for which funding was provided. *For example: a full-time student is required to earn 24 new, non-retaken credits by the end of the spring semester.* Any deficiency must be made up before further financial aid can be offered. Financial aid may not be received from any college while correcting a credit deficiency.

Once you have attempted 24 credits, you must have a cumulative UNR GPA of 2.0 or greater in order to remain eligible for state and federal financial aid. *This policy does not apply to students that are academically disqualified from the University.*

Mid-year Probation Policy for All Other Students

If you are an undergraduate student who earns at least six credits in the fall semester or a graduate student who earns at least five credits in the fall semester – AND – maintain the required cumulative UNR GPA, you may continue to receive your aid for the spring semester. At the end of the spring semester, you must have earned the minimum number of credits for which funding was provided. *For example: an undergraduate full-time student is required to earn 24 new, non-retaken credits by the end of the spring semester.* Any deficiency must be made up before further aid can be offered. Financial aid may not be received from any college while correcting a credit deficiency.

HOW CAN I GET BACK MY FINANCIAL AID?

SAP Reinstatement

Once you earn the credits or GPA to regain eligibility, you must submit the “SAP Reinstatement” form to alert our office to review your progress. The form is available on our Web site or from our office.

- If you have a credit deficiency, you must earn the number of credits required to make up your deficiency. Summer, transfer credits and extended studies credits earned after the deficiency occurred may be used to regain eligibility.
- If you have a GPA deficiency, you must earn credits at this University to raise your UNR GPA above the standard.

SAP Appeal

If you feel there are unusual or tragic circumstances that contributed to your performance in a specific semester, you may submit a “SAP Appeal” form with documentation. The form is available on our Web site or from our office.

WHAT HAPPENS IF I COMPLETELY WITHDRAW FROM THE UNIVERSITY?

- If you think you have to withdraw from all classes, you are strongly encouraged to contact our office and your academic advisor before withdrawing.
- If you begin class attendance in any semester and then withdraw completely from the University or earn zero credits after aid has been disbursed, you may be required to return all or part of the funds received, including funds credited to pay tuition and fees.
- Since financial aid must be used solely for educationally related expenses during periods of enrollment, federal regulations require our office to calculate the amount of aid you “earned” for the number of days you attended. “Unearned” aid that covered periods of the semester when you did not attend classes or were not enrolled must be repaid and cannot be appealed.
- If you withdraw prior to the start of the semester or never attend any classes, 100% of the aid disbursed to your student account and/or disbursed to you must be repaid.
- If a repayment is owed, you will be billed by the Cashier’s Office and have 45 days to arrange satisfactory repayment. You are not eligible for further aid until repayment is made in full. You may also be reported to the U.S. Department of Education or to a collection agency representing the University.
- After the date specified in the Class Schedule, you must officially withdraw by calling Student Life to schedule an exit interview.
- A complete copy of the Return of Title IV policy and procedure is available on our Web site or upon request from our office.

If you receive financial aid in any given semester and earn zero credits, you have created two issues:

- 1) Return of Title IV, which cannot be appealed.
- 2) Satisfactory Academic Progress, which can be appealed. Read the appeal section in the “Satisfactory Academic Progress” standards for information regarding mitigating circumstances.

Furthermore, a 100% refund appeal from the University is not the same as a Satisfactory Academic Progress appeal or Return of Title IV Funds. All three are separate issues and are not interrelated.

WHAT ARE MY RIGHTS AND RESPONSIBILITIES?

STUDENT RIGHTS

1. You may request an appointment with a financial aid advisor to discuss any questions or concerns you have regarding your financial aid.
2. You have the right to select any lender of your choice.
3. If you have unusual circumstances that you feel may impact your ability to contribute, you may contact your financial aid advisor for further information. Unusual circumstances could include loss of a benefit or non-taxable income, separation/divorce, death of a parent/spouse, or economic hardship such as elementary/secondary school tuition, major medical/dental expenses not covered by insurance or natural disaster. Documentation is required.

4. If you are an independent student or a parent of a dependent student and have a substantial reduction in taxable income/benefits, you may contact our office regarding the reevaluation process.
5. You will be notified via ePAWS if changes are made to your offer during the year. “Fin. Aid Offer” on ePAWS is a live screen shot of your offer.
6. You will receive a written notification whenever loan funds are disbursed to your student account.
7. You may reduce the amount or decline any program on the Offer Letter.
8. You are advised and have the right to speak with staff to review the options and consequences of your dropping credits or withdrawing from the University prior to making a final decision.
9. You can expect to be treated courteously and with civility; the staff expects that in return.
10. You can expect phone calls to be returned within 24 hours (except during peak processing periods).

STUDENT RESPONSIBILITIES

1. You must be officially accepted into a degree-seeking program and make satisfactory academic progress toward that degree objective.
2. You must report any additional resources and/or changes by submitting a “Reporting Resources and Changes” form. Resources are defined as but not limited to Veteran’s educational benefits; scholarships; stipends; graduate teaching assistantships; fee waivers; vocational rehabilitation payments; residence hall assistantships. Changes include but are not limited to changes in enrollment, housing plans, and/or residency.
3. You must be enrolled in and earn the minimum number of credits required by your enrollment/funding status each semester.
4. You must maintain “Satisfactory Academic Progress”.
5. You must activate your Net ID and use your official University assigned e-mail address to receive important financial aid notifications and information.
6. You are responsible for changing your address via ePAWS immediately any time you have an address change.
7. You are responsible to notify our office in writing if you will not be attending the University.
8. You are responsible to officially withdraw if you must leave the University for any reason. Contact the Office of Student Life.
9. If you are a student loan borrower who is graduating, transferring to another college, or dropping below half-time, you must participate in Exit Counseling.
10. You must read “The Guide” and all other financial aid and scholarship information that you may receive.

EXIT COUNSELING

All students who received loans are required to complete Exit Counseling to learn the options available for repayment, deferment, cancellation of the loans and debt management. Exit Counseling is required prior to graduation, total withdrawal from classes, transferring to another school, or dropping below half-time enrollment. You must complete the Exit Counseling requirement even when you will be returning to begin a new degree program. For Nursing, Federal Perkins, Blundell, Garvey-Rhodes and/or outstanding University loans, contact the Loan Department in the Cashier’s Office at (775) 784-6091 to arrange for your Exit Counseling before leaving the University. For the Stafford Loan, you will receive an information packet in the mail. You may complete the Stafford Loan Exit Counseling online at www.edfund.org; click on “EdTest”.

ACHIEVING YOUR FINANCIAL GOALS

When borrowing a Federal Stafford Loan, it is the borrower's responsibility to ensure the loan is paid back in accordance with the terms detailed in the Master Promissory Note. The University of Nevada, Reno partnered with our lenders and guarantors to develop a comprehensive default prevention plan. Default occurs on a Federal Stafford Loan when you fail to repay your student loan as scheduled and make no payment for 270 days. Before you default, the school, the lenders, and the guarantors will contact you to reestablish satisfactory payment arrangements. Defaulting on a federal student loan is very serious and should be avoided at all costs. If you default, you could have costly consequences such as:

- Negative credit history
- Wage garnishment
- Higher interest rates on future purchases
- Denied loans
- Stress/embarrassment
- Collection costs
- Offset paid out of federal tax returns, state tax returns, lottery winnings, and other federal and state funds

STUDENT PRIVACY POLICY

Family Educational Rights and Privacy Act (FERPA) does not permit disclosure of personally identifiable information from your education records. However, you, the student, may provide a signed and dated written consent allowing the University to disclose personally identifiable information from your financial aid records.

Our office has designed a “Student Authorization to Release Information” form to permit our office staff to discuss your financial aid and scholarships, disbursements of aid, and student account information with the person you designate. The form does not permit the release of dollar amounts over the phone to anyone, not even you, the student. Dollar amounts are available via ePAWS.

To read the full privacy policy, go to <http://www.ss.unr.edu/records/ferpa.asp>.

HOW DO I APPLY FOR SCHOLARSHIPS?

Scholarships are "gift aid" that recognize academic merit, athletic achievement or special talent, and do not have to be repaid. A FAFSA is not required for eligibility.

The University has a variety of programs to recognize superior academic achievement. Some are automatically awarded based on high school academic performance; others from the general University scholarship program are based on college GPA. Some scholarships reflect the University's commitment to achieving a student body that is broadly diverse (in terms of race, geography, gender, special skills and talents, leadership, and potential contribution to the academic community of the University). Still others are awarded by the University's Foundation and Alumni scholarship committees.

General University Scholarship Program

The University has many individual scholarships established by donors, alumni, and friends of the University. These are available to all students regardless of major or college, and are primarily offered to entering freshmen and transfer students. These scholarships are renewed for the freshmen and sophomore years. Awards are based on academic performance and the criteria established by the donor.

College and Departmental Scholarships

Scholarships are available to all students who have declared a major and are pursuing a degree in a particular college or department. Selection is made by the faculty of the respective area. Supplemental application information may be required by the college in addition to the general University scholarship application.

Continuing junior and senior students receive these scholarships through colleges and departments. By partnering with the colleges and departments for the upper division students, a multi-year scholarship may be possible if you received general University scholarships in your freshmen and sophomore years.

University Foundation and Alumni Scholarships

These open, competitive scholarships are available to all undergraduate and graduate students who apply. Awardees are selected by the respective committees. Supplemental information may be required.

AWARD CRITERIA – PROGRAM SEARCH

Our Web site allows you to access the award criteria for your specific scholarship by searching the scholarship name. As a recipient, each student is responsible for meeting the "Satisfactory Academic Progress" requirements for the scholarship(s) he/she has been awarded.

ELIGIBILITY

You must be officially admitted to the University in a degree-seeking program. Since recipients have been selected primarily on academic merit, a high standard of academic performance is required.

Studies Abroad and National Student Exchange Program (Plan B only) students are eligible for University scholarships. Advance approval is required, so that disbursement can be arranged.

Credit Limit

You remain eligible to apply for a general University scholarship until the maximum credit limit is reached or the requirements for the current degree are completed, whichever occurs first. Students who have earned 110 – 131 credits may receive half of the yearly amount of the scholarship paid in the fall semester. Students who have earned 132 credits or more not eligible for general University scholarships, but may be considered by their college or department.

Coursework

Each recipient must enroll in a full-time course load that meets the requirements of the donor. Scholarships are awarded for full-time enrollment at this University. Coursework at another institution is not included in the minimum number of credits required. Courses must be selected from the Class Schedule published each semester. The Offer Letter directs you to review the award criteria page for enrollment and academic requirements. For multiple awards with differing requirements, you must adhere to the highest required grade point average and credit completion requirements.

ENTERING FRESHMEN

General University Scholarships

Scholarships are offered automatically to qualified students who are admitted by February 1st. Scholarships may be offered after that deadline if funds are available. There is no separate application for the University’s General Scholarship Program. An academic index is calculated for each student using the high school GPA and the college entrance examination score, ACT or SAT (whichever is higher). This determines award eligibility and amount for the academic year. These are renewable awards for the freshmen and sophomore years to students who meet the academic criteria. A calculator is available to estimate the amount of the award by entering your un-weighted high school GPA and test score information. A matrix may also be accessed from our Web site.

Silver and Blue Scholarship	Nevada Scholars	Pack Pride Scholarship
Index 90 and above	Indexes 89-80	Indexes 79-70
\$2500 for the academic year	\$1500 for the academic year	\$1000 for the academic year

Presidential Scholarship

If you have been admitted to the University by February 1, your application is reviewed for a Presidential Scholarship. An application for the Honors Program is required. Each year, a campus-wide faculty committee selects new freshmen to receive the Presidential Scholarship.

To be considered, you must have earned a minimum 3.50 high school cumulative GPA and a 31 ACT or 1360 SAT (V +M) or be a National Merit Scholarship semifinalist. The scholarship may be renewed for up to three additional undergraduate years of study.

If eligible, you may be initially awarded with a Silver and Blue scholarship. When the Presidential Scholarship recipients are selected, the Silver and Blue scholarship will be replaced with the Presidential Scholarship which is \$5000 for the academic year.

National Merit Scholarships

Scholarships are available to National Merit finalists who are admitted to the institution and the honors program by February 1. The scholarship is \$15,000 per year for four years of undergraduate study which covers tuition, fees, room and board in the honors wing of Argenta Hall; and books. Recipients must have finalist status and declare UNR as their first choice. Undergraduate research and University Studies Abroad Consortium (USAC) experiences are also available.

Governor Guinn Millennium Scholarship Program

Program information and requirements are available on the Nevada Treasurer's Web site <https://nevadatreasurer.gov/index.html>

How the University Disburses the Funds:

- Full-time enrollment in a minimum of 12 credits of coursework is required. Remedial coursework may be included in the 12 credit requirement. However, the scholarship does not cover fees for remedial coursework.
- The amount is \$960/semester.
- If you are receiving the Millennium Scholarship, you may not receive the Millennium Scholarship at another college within the same semester.
- The scholarship is applied to your student account at the beginning of each semester to pay outstanding charges for fees, residence hall, etc.

TRANSFER STUDENTS

Transfer students entering the University for the fall term with a minimum of 24 transfer credits may be awarded as follows:

Silver and Blue Scholarship	Nevada Scholars	Pack Pride Scholarship
4.00 – 3.75 GPA	3.74 – 3.30 GPA	3.29 – 3.00 GPA
\$2500	\$1500	\$1000

Mid-year transfers are eligible for consideration by completing a minimum of 12 UNR credits at the end of the spring term with a minimum 3.00 UNR GPA. Depending on your class standing at the end of the spring term, you may be considered for scholarships from the general program or your college or department. Award notification typically occurs after the end of the spring semester for the following academic year.

CONTINUING UNDERGRADUATES

Many of the scholarships in the University's General Scholarship Program for undergraduates are awarded to entering students upon their admission to the University. However, there are some general University scholarships available to currently enrolled students each year. To be considered, you must have a minimum 3.00 cumulative GPA and complete the General Scholarship Application by February 1.

Colleges and departments also have scholarships and are a primary source for upper division students. Many colleges use the information from the General University Scholarship Application to assist in their selection. They may also require a college-

specific supplemental application that can be linked from our Web site during the filing period.

GRADUATE STUDENTS

Our office administers some scholarships for graduate students. To be considered, a continuing graduate student must complete the General Scholarship Application by February 1 for the following academic year. The Graduate School also awards some scholarships using this application as their selection tool.

Newly admitted graduate students are considered for scholarships on the academic credentials they present in their admission application.

For scholarships, full-time is considered 9 graduate credits. However, students taking 6 credits with an active assistantship in that specific term can be considered full-time. This does not pertain to financial aid.

PRIVATE SCHOLARSHIPS

If your scholarship check is sent to the University, it will be directly applied to your University student account. Unless otherwise specified by the scholarship sponsor, awards \$500 or more are disbursed with half of the amount of the check deposited with the Cashier's Office for the fall semester and the second half for the spring semester. Awards of less than \$500 are disbursed in one lump sum in the fall semester. You can check ePAWS to see when the funds are available. During peak periods, it may take up to five business days for processing.

If your scholarship check is sent directly to you and made co-payable to you and the Board of Regents, endorse the check and submit it to our office for processing.

If a scholarship check is made payable to you only, it is your responsibility to pay your bill and to notify our office of that scholarship by submitting the "Reporting Resources and Changes" form.

Scholarship Application Tips

The best advice in regards to applying for scholarships is to APPLY. Applying for scholarships takes time and effort but the rewards could be quite remarkable when you consider perhaps receiving a \$500 scholarship for an hour or two of application headache. That's \$250 an hour!

Here are some places to begin your search:

- Internet – www.fastweb.com, www.scholarships.com (Never pay for a scholarship application. Watch out for scams.)
- Local libraries
- Newspapers
- Yellow Pages
- Labor Unions
- Churches
- Community/Civic/Business Organizations
- Local Chamber of Commerce
- National Foundations
- Volunteer Organizations
- Schools/Universities
- Parent's Employer
- Clubs
- Fortune 500 Companies
- Lenders/Guarantors

WHAT ARE THE MOST FREQUENTLY ASKED QUESTIONS (FAQS)?

Q. *Should I use my official University assigned e-mail address?*

A. Yes, our office sends urgent and time-sensitive e-mail (i.e. Offer Letter notifications) to your official University assigned e-mail address. You are expected to check your University assigned e-mail on a regular basis. Please activate your NET ID with Campus Computing. If you have another e-mail address you prefer to use, you can forward the UNR e-mail to your preferred e-mail address. Instructions are available from Campus Computing.

Q. *How can I check to see if my file is complete or what my award is?*

A. You can check to see if your file is complete via ePAWS. Go to www.unr.edu.

Q. *Must I be registered for classes before I apply for the FAFSA?*

A. No, you should complete your FAFSA early each year. However, there are deadlines for registering in at least half-time credits to indicate your intention to attend the University.

Q. *I will only be enrolled as a half- or three-quarter time student. Will I be able to qualify for financial aid?*

A. Yes. If you indicated on the FAFSA that you intended to be part-time, review the enrollment status on your Offer Letter to ensure that it is correct. If you reported your status as full-time and now your plans have changed, notify the office by completing the "Reporting Resources and Changes" form. Your eligibility for aid will be reevaluated and a revised Offer Letter will be made available via ePAWS. Programs that require full-time enrollment will be cancelled. The Pell Grant is the only program available to students enrolled less than half-time.

Q. *What if I have additional costs?*

A. The basic student budget is based on average allowable educational expenses. The budget may be adjusted for day care costs for dependents; for students with disabilities – an allowance for expenses related to the disability; mandatory costs related to the University's Studies Abroad Program; the purchase of a computer; and/or extraordinary medical expenses not covered by insurance.

If you have additional costs, you must submit a "Budget Revision Request" and provide documentation. Adjustments are not made for credit card expenses, car payments or repair, cosmetic medical/dental, or other discretionary expenses.

Q. *If I am in default on my student loans, what do I do now?*

A. If you are in default on a previous student loan, you may not receive any financial aid until the loan is repaid or satisfactory repayment arrangements are made. Contact our office, your lender, servicer or guarantor immediately.

Q. *What is the average cumulative indebtedness of undergraduate students who have only borrowed the Federal Stafford Loan at this University?*

A. 2007-2008: \$13,150

HOW DO I CONTACT YOUR OFFICE?

If you have a question about financial aid or would like to give us feedback, please complete the feedback form on our Web site, www.finaid.unr.edu.

Mailing Address:

Student Financial Aid and Scholarships
Mail Stop 0076
University of Nevada, Reno
Reno, Nevada 89557-0076

Physical Location: Fitzgerald Student Services Building, Room 319

Local Phone: 775.784.4666

Toll Free: 877.666.0014

FAX Numbers: 775.784.1025
775.327.5019

Hours: Monday –Thursday: 8am - 5pm
Friday: 9am-5pm