

It's Your Money

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REPEAT REMINDER

1. If you want to borrow the STAFFORD LOAN and haven't completed the Stafford Loan Activation Form (LAF) online yet, please do so immediately. Go to www.finaid.unr.edu.
 - a. If you are just now submitting the form, it is considered late and the funds may not arrive on-time to pay the fall semester's bill. **All forms will be processed in the order received.**
 - b. If you are a first-time borrower of the STAFFORD LOAN at this University, be sure to follow the directions carefully for New Borrowers.
2. If your parent wants to borrow the PLUS Loan, he/she must complete the PLUS Loan Activation Form. The form can be downloaded at www.finaid.unr.edu.
3. If you have been offered the Perkins, Blundell, or Garvey-Rhodes Loan, you will receive important paperwork in the mail in July. Please make sure your address is updated in ePAWS.

ARE YOU A NEW FRESHMAN –OR- THE PARENT OF A NEW STUDENT?

Do you have a parent that you would like to give authorization to discuss your financial aid and/or bill with our office? If yes, please complete the Student Authorization to Release Information form at <http://www.finaid.unr.edu/forms/07-08StudentReleaseStatement.pdf> Keep in mind that we prefer to discuss all issues with the student as it is the student's responsibility to keep track of his/her own financial aid.

Forms are year specific. **Previous years forms are now void.**

The Guide at www.finaid.unr.edu is an important key to understanding financial aid. We understand that the financial aid process is stressful and complicated, if you are overwhelmed and need extra help, please let our office know.

SATISFACTORY ACADEMIC PROGRESS

The entire Satisfactory Academic Progress regulations can be read at <http://www.finaid.unr.edu/forms/07-08SAPStandards.pdf>.

If you are attending summer session to make up a deficiency, remember to complete the Satisfactory Academic Progress Reinstatement form when your grades for summer post. If you attend second session to make up a deficiency, you must be prepared to pay for your fall bill out-of-pocket.

- SUMMER SESSION - If you are attending summer session and accepted financial aid, you are required to earn the # of credits that your funding was based upon.

All summer session progress must be measured prior to fall disbursements. Funds for fall may be delayed if you are earning credits during the summer.

PEAK PROCESSING TIME

Our office is in PEAK PROCESSING TIME. All forms, phone call, student/parent inquiries, etc. are processed in the order received. As we get closer to the beginning of the term, you can add up to two weeks of processing time onto the normal processing time frames. In addition, you may experience longer hold time on the phones.

Your patience is appreciated. Thank you.

DISBURSEMENT DATES

- Financial aid and scholarships will begin to disburse to the Cashier's Office on the evening of August 17th.
- Checks or direct deposits to students after fees are paid-in-full will begin to disburse to eligible students on August 22nd.
- Students must be registered in the proper # of credits that corresponds with the enrollment status as stated on the Offer Letter. For example: if your Offer Letter stated FULL-TIME, then the funds will not release until you are in 12 credits as an undergraduate -or – 9 graduate credits as a graduate student.
- **PLEASE NOTE: BILLS ARE MAILED BY THE CASHIER'S OFFICE PRIOR TO ANY FINANCIAL AID AND SCHOLARSHIP DISBURSEMENTS.**
- Students may request a Deferment (Payment Plan) on ePAWS.

**This is just a newsletter more comprehensive understanding of financial aid
...read the Guide www.finaid.unr.edu**

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