



# FINANCIAL AID INFORMATION

## 2023-24 Academic Year

The USF School of Law is committed to helping you manage the cost of your education. This document will help guide you through the process of applying for aid, and provide you with the information you will need to make informed Financial Aid decisions. Additional information can be found at our website at: <https://www.usfca.edu/law/admissions/tuition-aid>. If you have further questions, please contact the School of Law Financial Aid Office via email at [lawfinaid@usfca.edu](mailto:lawfinaid@usfca.edu), via phone at (415) 422-6210 or in person at Kendrick Hall Room 225, 2130 Fulton Street, San Francisco, CA 94117.

Enclosed are instructions for viewing and accepting your Financial Aid via your *myUSF* online student portal.

### COST OF ATTENDANCE (COA)

The cost of attendance for the **9-month academic year** (August-May) includes both Direct Expenses billed by the University (tuition, fees, room & board for students living on campus) and estimated Indirect Expense not billed by the University (books, supplies, transportation, personal expenses, and room & board for students living off-campus). The figures below are NOT meant to represent your tuition bill for the Academic Year but it is the total estimated cost of attending USF School of Law for one academic year. **Your Financial Aid cannot exceed your total Cost of Attendance.**

**For the 2023-24 Academic Year, the following figures are being used to determine the annual Cost of Attendance:**

<b>2023-24 JD Student Direct Expenses</b>			
Expense	Full time	*Part Time (per Unit)	*Part Time (20 Annual Units)
Tuition	\$54,100	\$1,875	\$37,500
Student Bar Association Fee	\$70	\$2.00	\$40
Loan Repayment Assistance Program Fee	\$10	\$10 (per year)	\$10
AGSUSF Fee	\$70	\$70 (per year)	\$70
<b>Total Direct Expenses</b>	<b>\$54,250</b>	<b>\$1,877 per unit +\$10+\$70</b>	<b>\$37,620</b>
<b>2023-24 JD Indirect Expenses</b>			
Living On and Off-Campus			
Housing & Utilities	\$16,920		
Meals	\$5,734		
Books & Supplies	\$1,712		
Transportation	\$1,284		
Personal Expenses	\$2,800		
Health Insurance Allowance	\$3,746		
Dependent Care	<i>Reasonable expenses with documentation</i>		
<b>Total indirect expenses</b>	<b>\$32,196</b>		
<b>2023-24 JD Cost of Attendance**</b>			
Living On and Off-Campus			
Full Time	<b>\$86,446</b>		
*Part Time 2L, 3L, & 4L - 20 units	<b>\$69,816</b>		
*Part Time 1L – 23 units	<b>\$75,447</b>		
<b>2023-24 LLM &amp; MLS Tax Direct Expenses</b>			
Expense	Per Unit	<b>\$17,360 (8 Annual Units)</b>	
Tuition – LLM Tax	<b>\$2,170</b>		
Tuition – MLS Tax	<b>\$1,745</b>	<b>\$10,470 (6 Annual Units)</b>	
<b>2023-24 LLM &amp; MLS Tax Indirect Expenses</b>			
-Same as JD student expenses listed above-			
<b>2023-24 LLM &amp; MLS Tax Cost of Attendance</b>			
Living Off-Campus			
<b>8 Annual Units – LLM Tax</b>	<b>\$49,556</b>		
<b>6 Annual Units – MLS Tax</b>	<b>\$42,666</b>		

\* Eligible LLM ICL and LLM IPTL students follow a similar COA budget as JD students.

### **Changes to Cost of Attendance:**

Students are required to submit an appeal if they would like their COA to be increased for a computer purchase or any other budget component. Your COA can also be decreased to reflect changes in enrollment or student status. It is recommended that you consult with the School of Law Financial Aid Office to determine the financial aid impact of any changes in your student status. If you decide to attend in the Summer 2024, your COA will be updated to reflect the cost of enrollment in your Summer program. Financial aid information for Summer 2024 enrollment will be available in March 2024.

### **FINANCIAL AID**

Financial Aid includes Scholarships and Grants, Work Study, and Loans. Unless otherwise indicated, aid will be applied to your USF student account in two equal amounts between Fall and Spring semesters, once at the beginning of each semester. You must apply for financial aid each Academic Year by completing a FAFSA application at <https://studentaid.gov/h/apply-for-aid/fafsa>. Be sure to read all of this information before you accept the benefits and obligations of each aid program.

### **SCHOLARSHIPS & GRANTS**

USF Scholarships and Grants are non-transferable. USF law students planning to visit or transfer to another law school are not eligible to receive this aid. In addition, scholarships and grants are not available for any Summer session enrollment.

#### **Law Scholarships:**

The School of Law provides merit-based scholarships to entering students with exceptional academic records and to those completing their first year at the top of their class. Some funds are offered to incoming first year applicants based on a combination of merit and other factors. The scholarships are offered at the time of admission for incoming students or at the conclusion of their first year of study. The amount of the award and GPA conditions for renewal (if applicable) are specified in the recipients' admission letter. Scholarship recipients must be enrolled in no less than the minimum number of units required for their specific division each term. Please be aware that any change of division will result in a change in the scholarship award. Recipients of renewable scholarships are expected to complete their law degree within the period prescribed for their respective division (Full Time-3 years; Part Time-up to 4 years). Grade requirements for renewable scholarships are determined by the recipient's Spring semester cumulative grade point average. To retain scholarship eligibility, renewable scholarship recipients must meet grade criteria at the conclusion of *each* spring semester. First year scholarship recipients who do not meet renewal GPA after the first year are not eligible to receive any portion of their scholarship for their remaining 2L and 3L years (and 4L year for Part Time students), even if the renewal GPA was achieved after the second year of law school.

#### **Funding limitations applicable to grants/scholarships:**

USF School of Law scholarships/grants are awarded to cover law school tuition only. Entrance into a dual program (JD-MBA, JD-MUPA) alters the distribution of renewable law scholarships. The first year of study in a dual degree program is not funded with Law School aid (typically, all units are non-law). The remaining year(s) of study which include law classes, may qualify for funding within the limits and conditions of the scholarship award. Academic eligibility is measured by Law School grades only. Crossover classes from non-law programs are recorded but not calculated into the Law School grade point averages. JD-LLM Tax students will not have any JD scholarship aid applied in the summer, when LLM Tax classes are taken.

**Note:** The total combined amount of any USF scholarship and/or grant offered to any law student cannot exceed 100% of annual tuition. If a law student is awarded scholarship/grant aid from a private agency, the total amount of combined USF and non-USF aid cannot exceed their annual tuition charges unless the private agency specifically states that its scholarship funds can be used for living expenses.

For a listing of private scholarships funded by different corporate and community organizations, please visit our web site at <http://www.usfca.edu/law/jd/financialaid/scholarships/>. This is not an exhaustive list.

### **FEDERAL WORK-STUDY**

Federal Work Study (FWS) provides students with the opportunity to earn part of what they need to meet Indirect educational expenses. Student interested in a work-study offer must reach out to the Student Employment Office @ [StuEmp@usfca.edu](mailto:StuEmp@usfca.edu). The University offers work study to law students with financial need, as determined by the FAFSA Application. The Law School does not recommend that new first year law students pursue employment during their first year in order to focus on their courses and class preparation. Accepting Work-Study does not guarantee a job. You must interview, be offered (and accept) an FWS position, and be placed on the USF payroll before you can be paid with FWS funds.

Earnings from the FWS program will not be credited to your USF student account but will be paid to you as earned income.

**PLEASE NOTE:** If you accept this aid award and are not hired for a work-study position by October 31, 2022, the Fall portion of your Work-Study award will be forfeited; however, you will still maintain Spring eligibility. If you decline your Federal Work-Study, you may request an increase in loan funds in place of the Work-Study award.

### **LOANS**

Loans are a form of Financial Aid that unlike scholarships, grants and work-study, must be repaid. Educational Loans are provided by both the Federal Government and by Private Lenders.

### **FEDERAL LOANS**

#### **Federal Direct Unsubsidized Loan:**

A deferred payment loan. Students who completed their FAFSA application and are enrolled at least half-time may be offered up to \$20,500 in Unsubsidized Loan each Academic Year (until you have reached the Federal Loan limit). The Direct Unsubsidized Loan may be eligible for an automatic in-school deferment. The borrower is not *required* to make payments until six months after the

borrower graduates, leaves school, or drops below half-time enrollment, however, interest begins to accrue when the loan disburses. Upon repayment, any unpaid interest that has accrued is added to the principle balance of the loan. This loan is disbursed in equal amounts between the Fall and Spring semesters.

**Federal Direct Graduate PLUS Loan:**

A credit-based deferred payment loan. Students enrolled at least half-time may be eligible to apply for a Graduate PLUS Loan up to their full Cost of Attendance minus any other Financial Aid accepted for the loan period. To receive the Graduate PLUS Loan, you must first “accept” the full Unsubsidized Loan amount online via your [myUSF](#) student portal. You can choose to “accept” or “decline” the full or partial amount of the PLUS Loan aid via your myUSF student portal. This is a credit-based loan and you must be credit approved by the Department of Education (DOE) in order to receive PLUS Loan aid. The University Financial Aid Office will submit your accepted PLUS Loan amount to DOE on your behalf and if approved or denied, you will receive an email from the DOE. USF will submit PLUS Loan amounts to DOE for credit review beginning in early June for continuing students and late June for new admits who have submitted a 2<sup>nd</sup> deposit. Graduate PLUS loans may be eligible for an automatic in-school deferment. The borrower is not *required* to make payments until six months after the borrower graduates, leaves school, or drops below half-time enrollment, however, interest begins to accrue when the loan disburses. Upon repayment, any unpaid interest that has accrued is added to the principle balance of the loan. This loan is disbursed in equal amounts between the Fall and Spring semesters.

**Federal Direct Loan Benefits:**

Both the Federal Direct Unsubsidized Loan and Federal Direct Graduate PLUS Loan carry the following Federal benefits. Borrowers who are unable to make payments after they leave school, or their in-school deferment ends, may request a forbearance that allows a temporary postponement of payments. Both loans may be consolidated with other federal student loans and offer flexible repayment options such as Income Driven Repayment Plans and forgiveness programs such as Public Service Loan Forgiveness (PSLF).

**Interest and Origination Fees (information as of July 2023)**

Federal Loan Overview						
Loan Type	Direct Loan Interest Rates (see Note) 7/1/23-6/30/24	Loan Amount	Origination Fees (Valid 10/1/20-9/30/23)	Fall Disbursement	Spring Disbursement	Total Disbursed
Federal Direct Unsubsidized	7.05%	\$20,500 (maximum)	\$219 (1.057%)	\$10,141	\$10,141	\$20,282
Federal Direct Graduate PLUS	8.05%	\$32,500*	\$1,376 (4.228%)	\$15,562	\$15,562	\$31,124

\*Graduate PLUS Loan amounts vary; \$32,500 is used in this example to show the difference in origination fees between two loan programs.

**Note:** The interest rate on the Direct Unsubsidized Loan and the Direct Graduate PLUS Loan are tied to financial markets and subject to change each year, however once your loan is disbursed the interest rate for that amount is fixed. Changes to each academic year’s interest rates should be announced by July 1, and can be found on [www.studentaid.gov](http://www.studentaid.gov).

Interest is calculated by a simple daily interest formula:  
Principle balance X days since last payment X (interest rate / number of days in year).

**Acceptance/Cancellation of Loans:**

If you accept the **Federal Direct Unsubsidized Loan** online via your [myUSF](#) online student portal and you have not previously signed a Direct Loan Master Promissory Note, you will need to complete an online Master Promissory Note (MPN) at [www.studentaid.gov](http://www.studentaid.gov). Your online MPN will be available to complete AFTER you have accepted the Federal Direct Loan at USF. **New** loan borrowers must also complete an online Loan Entrance Counseling session at: [www.studentaid.gov](http://www.studentaid.gov).

The **Federal Direct Graduate PLUS Loan** amount listed in your award letter is an effort to make known all options of financial assistance and represents the maximum amount that can be applied for, under your current Cost of Attendance and financial aid offer. **The offer of Graduate PLUS Loan can be accepted online via your myUSF student portal. However, it is not a guarantee of loan approval.** Once approved, complete an online Master Promissory Note PLUS at [www.studentaid.gov](http://www.studentaid.gov).

You must obtain a Graduate PLUS Loan approval beginning early June but no later than July 15, 2023. Accepting any PLUS Loan aid after this date may cause you to miss the August 1, 2023 Fall tuition deadline and delay receiving funds for living expenses, as well as, possible cancellation of your class registration if tuition is not paid in full on August 1 by personal funds and/or approved authorized Financial Aid funds.

To cancel your accepted loan offer, you may email the University Financial Aid Office, or complete the financial aid revision request online form, or reply back to the disbursement notification.

**PRIVATE LOANS**

You may choose to cover your costs with a loan from a private lender. You may use FASTChoice to review lenders that have made loans to USF students in the past 3 years. A list of lenders can be found here: <https://myusf.usfca.edu/financial-aid/loans/private-loans> Click on *FASTChoice*.

**Note: Private Loans will not qualify for any federal loan repayment, consolidation, or forgiveness programs.**

## DISBURSEMENT

ALL disbursement requirements must be completed **before** July 15<sup>th</sup> to insure loan funds credit to your student account by the August 1<sup>st</sup> Fall tuition payment deadline.

## PAYMENT AND REFUNDS

Your Financial Aid will disburse to your USF student account and will be applied to any charges billed directly from your student account. If your Financial Aid is not enough to cover your charges, you must make a payment with personal funds or enroll in the payment plan by the payment deadline. If your Financial Aid exceeds your billed charges, you will receive a refund.

### Payment Deadline

The Fall payment deadline is August 1st for the Fall semester, and January 3rd for the Spring semester. Students with unpaid tuition after the payment deadline are subject to cancellation of their classes, and a hold placed on their USF student record.

### Payment Plan

Students may enroll in the Payment Plan for a \$50 non-refundable fee. The payment plan provides a convenient means for paying tuition, fees, and other charges through regularly scheduled payments. Students with valid payment plans will not be dropped from their classes. The payment plan is for one semester only; if using the payment plan for Fall and Spring charges, you must enroll in the payment plan **twice**, once before each semester's payment deadline. Additional information is available online at:

<https://myusf.usfca.edu/billing-tuition/payment-plan>

### Refunds

If your applied Financial Aid (work-study is not credited to your account) exceeds your charges, you may be eligible for a refund. A refund typically is used to pay for personal expenses, living expenses and items which are not billed to your student account (i.e. off-campus housing and books). There are two ways to receive a refund:

**Direct Deposit:** The fastest and most efficient way to receive student account refunds. Direct deposit refunds are usually received 2-7 business days after funds are disbursed. You may sign-up for Direct Deposit online via your [myUSF](#) online student portal. Additional information is available online at: <https://myusf.usfca.edu/billing-tuition/refunds>. Please allow up to two weeks for the enrollment request to become active.

**Refund Checks:** If you did not authorize a Direct Deposit, you will receive a refund check mailed to your local address. Checks are usually received 10-15 business days after funds are disbursed and cannot be picked up in person. If you choose to receive your refund via mail, ensure that your local address information is up-to-date.

## IN-SCHOOL LOAN DEFERMENT

If you previously federal borrowed educational loans and would like to defer payment while attending USF School of Law (and you are enrolled at least half-time), the University Registrar will send enrollment confirmation to the National Student Loan Clearinghouse after census date (the last day to officially withdraw from classes). The information sent to the Clearinghouse is utilized by lenders to verify your enrollment and thus defer payment on student loans until after you withdraw, graduate or drop below half-time enrollment. If you need specific information on your enrollment verification or need a specialty verification form completed, the USF School of Law Registrar's Office can verify your enrolment beginning the first day of Fall classes but no earlier.

## FEDERAL STUDENT FINANCIAL AID (TITLE IV) POLICY

Title IV (TIV) (federal) financial aid funds are awarded under the assumption that a student will remain in classroom attendance for the entire period (semester) for which the funds were awarded.

When a student withdraws from all courses, regardless of the reason, s/he may no longer be eligible for the full amount of TIV funds originally awarded. The return of funds to the federal government is based on the premise that a student earns financial aid in proportion to the length of time during which s/he remains enrolled. A pro-rated schedule determines the amount of federal student aid funds s/he will have earned at the time of full withdrawal. For example, a student who withdraws in the second week of the semester has earned less of his/her financial aid than a student who withdraws in the fifth week. Once the 60.01% point in the semester is reached, a student is considered to have earned all of the financial aid originally awarded and will not be required to return any funds.

Leaves of Absence at USF do not meet the federal definition for financial aid purposes. Because of this, all Leaves of Absence will be processed as withdrawals from the university and will be subject to a recalculation of financial aid eligibility.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

The federal government requires each institution to monitor each student's academic progress. To remain eligible for federal and state aid programs, students must meet **all** SAP requirements:

**GPA:** A minimum cumulative GPA of **2.30** is required. Students are ineligible to receive aid after two consecutive semesters under **2.30**.

**Pace:** Students must complete 67% of their attempted units. An attempted unit is defined as any registered class that was not dropped by the census date.

## MINIMUM/MAXIMUM UNIT REQUIREMENTS FOR LAW STUDENTS

**Minimum Units for Law students:** Federal guidelines require at least "half time" enrollment (**3 units minimum for full-time and part-time students**) for federal aid eligibility. Please be aware that the **USF School of Law School requires full time** students to be **enrolled** in at least **12 units** each semester and part time students to be enrolled in at least **8 units** each semester (6 units with permission from the Associate Dean).

**Maximum Units for Law students:** A law student must successfully complete 87 course units to graduate and may be eligible for financial aid for up to 131 attempted units (150% of required units).



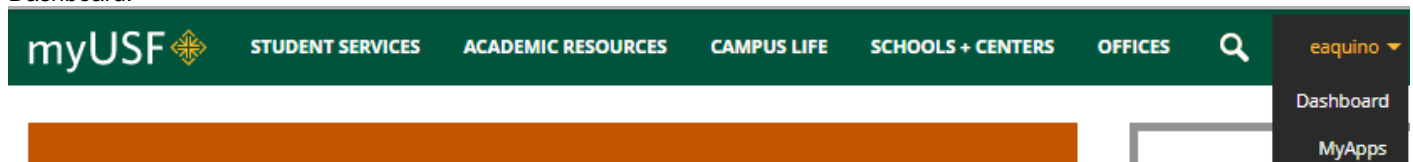
# ACCEPTING FINANCIAL AID

## 2023-24 Academic Year

### View and Accepting Your Financial Aid on myUSF

Before you log on at <https://myusf.usfca.edu/> you will need to use your account information provided by the Law Admissions Office. If you have yet to receive instructions to set up your **myUSF** account and you are recently admitted, contact the Law Admissions Office at [lawadmissions@usfca.edu](mailto:lawadmissions@usfca.edu) or call 415.422.6586. If you have received your **myUSF** account information but you are having issues logging into your account, contact the USF ITS Help Desk at (415) 422-6668 for assistance.

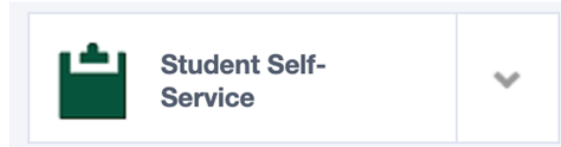
Once you are logged on, on the right hand side you will find your username. Click on your username and you will see the Dashboard.



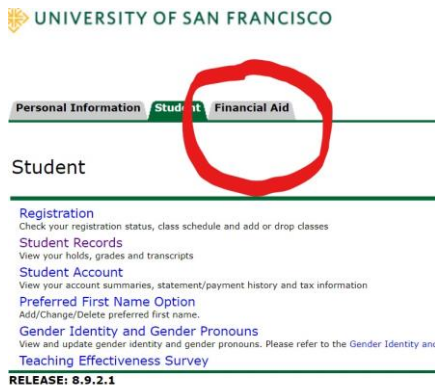
After clicking on Dashboard, you will see a window with all of your apps and look for **"BANNER Self-Service (Student)"**.



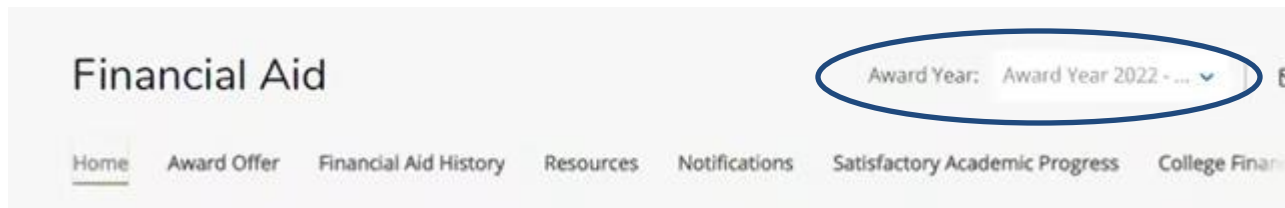
Or if you select "MyApps", select **"Student Self-Service"**.



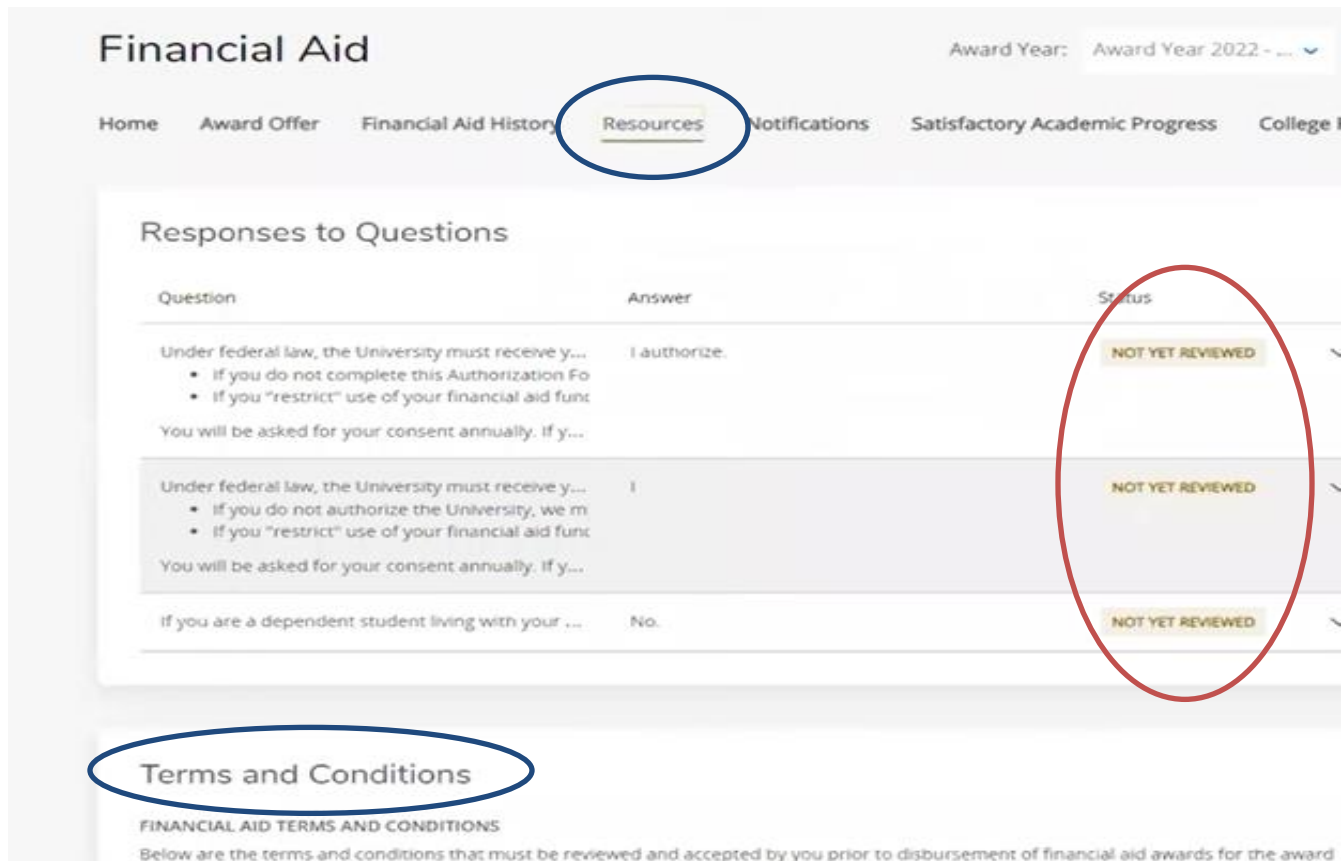
Click on the **"Financial Aid"** tab at the top of the page.



Select the **appropriate award year** (Award Year 2023-2024). Select the award year on the top right corner of the **Home** Financial Aid Dashboard page.

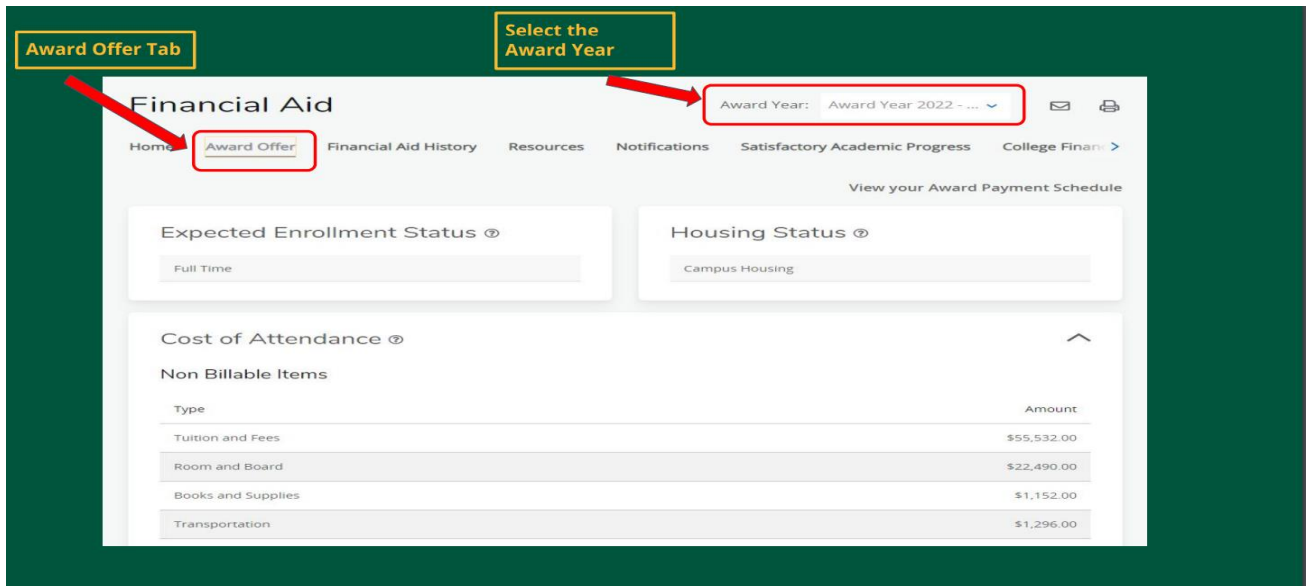


Before selecting Award Offer option, please find the **“Terms and Condition” POP-UP** on top of the Award Offer page or select **Resources** to review the **“Terms and Conditions”** and **Authorized** your financial aid. Please review this information in order to ensure that you understand your eligibility for aid at a given time.

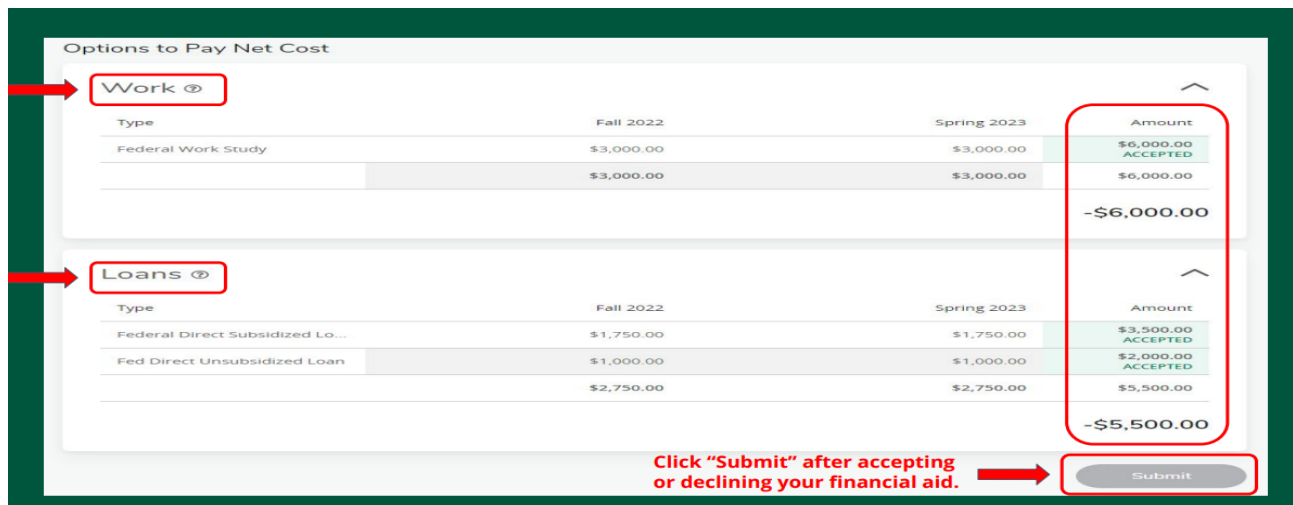


**\* You MUST answer the authorization questions prior to accepting your financial aid.**

On the **Award Offer** tab, you will see all the necessary information regarding your award package, including the Cost of Attendance used in determining your award, your anticipated housing and enrollment status, which correspond to your answers from the FAFSA application, your actual Financial Aid Award by term, and the status (offered/accepted/declined) of each fund that you have been awarded.

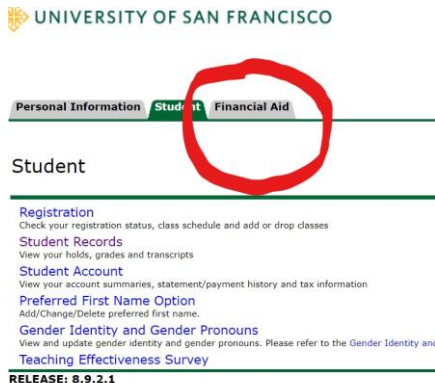


On the Award Offer page, roll down at the bottom of the page to **Accept or Decline** your financial aid. Review each section. Grants and scholarships are automatically accepted.



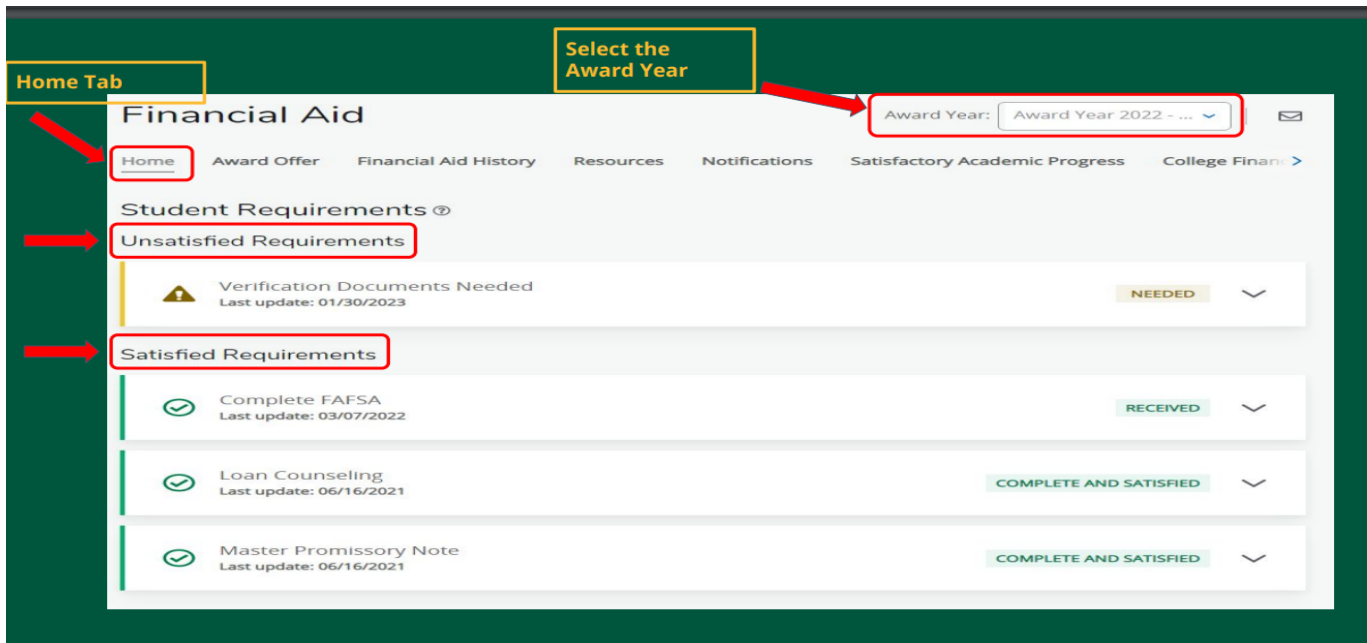
## Reviewing and Submit Outstanding Documents

Click on the **"Financial Aid"** tab at the top of the page.



Select the **appropriate award year** (Award Year 2023-2024) on the top right corner and Click **Home Tab** and navigate to the **Student Requirements** section.

**Unsatisfied Requirements** shows outstanding tasks that need to be completed prior to financial aid disbursement. You may click the link on each task to take you to the appropriate site to complete the requirement. **Satisfied Requirements** shows tasks that you have already completed.



For a step-by-step video tutorial of your myUSF Student Self-Service financial aid portal, please visit the Financial Aid website at <https://myusf.usfca.edu/financial-aid/accept-offer> .

Youtube Video: <https://www.youtube.com/watch?v=THjqWHu0-yq>

Click on each fund name for a description. Review the status of each fund. Most of the financial aid offered to you will remain in an “offered” status until you accept or decline. After census date, which is the last day to drop each semester, the Financial Aid office may cancel any financial aid that is still in an offered status.

You can accept or decline all or part of an offered award under the **Accept Award Offer** tab. After accepting your award, you may view your outstanding requirements at the Financial Aid tab page.

Your options include:

- 1) Accepting the **full** amount of **all** your awards
- 2) Choosing to fully or partially accept and/or decline individual awards
- 3) Choosing to accept partial amounts of an award by selecting accept, then entering the amount you would like in the *accept partial* field. Please be advised that the amount that you accept is for the **Fall 2023/Spring 2024 Academic Year**. The amount will be divided equally between the Fall and Spring semesters.
- 4) To receive the Graduate PLUS Loan, you must first accept the full Unsubsidized Loan amount. The Federal Grad PLUS is a credit based loan and you must be credit approved by the Department of Education (DOE) in order to receive PLUS Loan aid. The University Financial Aid Office will submit your PLUS Loan application with the amount requested to the Federal Student Aid DOE on your behalf for credit review. **PLUS Loan credit review will begin in early May for continuing students and late June for new admits (after 2<sup>nd</sup> deposit is paid)**. You will receive an email from DOE if approved or denied.
  - a. If approved, you must now complete a Master Promissory Note (MPN) for the Direct PLUS Loan (if a PLUS MPN has not previously been completed at USF).
  - b. If you are credit-denied, the Department of Education will inform you of your options via email.

**Important note:** Before receiving a Graduate PLUS loan, you must be awarded and **accept** the **full** Unsubsidized Loan amount first on your myUSF student portal at <https://myusf.usfca.edu/>.

To submit outstanding USF financial aid documents, click on the **Financial Aid tab** at the top of the page. Click on the **Complete Verification/Upload Documents** link to upload any unsatisfied/outstanding financial aid requirements. Once your required documents have been received by our office, they will be reviewed and we will notify you if additional information is required.



## Completing Entrance Counseling and Master Promissory Notes

Log onto [www.studentaid.gov](http://www.studentaid.gov), click the **LOGIN** button, and enter your login information. If you are accepting both Unsubsidized and Grad PLUS, you have to sign **two** MPNs: one for each loan type.

### Entrance Counseling

Entrance Loan Counseling takes up to 45 minutes to complete

- Click on **Complete Aid Process**
- Click on **Complete Entrance Counseling**
- Click the **LOG IN to Start** button. Select University of San Francisco as your school to notify
- Select **Graduate/Professional** student as your student type (*will satisfy both Unsubsidized Loan and Grad PLUS loan*)

### Master Promissory Notes

Each Master Promissory Notes take up to 15 minutes each to complete

- Click on **Complete Aid Process**
- Select **MPN for Unsubsidized Loans AND**
- Select **MPN for Grad PLUS Loans**
- Select start, then complete the **Borrower Information**
- Select University of San Francisco as your school to notify

*USF will begin updating loan disbursement completion requirements in late June for new admits (after you have paid your 2<sup>nd</sup> deposit).*



School of Law  
Office of Financial Aid

# Direct Deposit

## *Refund Authorization Instructions*

### 2023-24 Academic Year

Tuition for the Fall 2023 semester is due on August 1, 2023. Tuition for the Spring 2024 is due on January 2, 2024. Approved financial aid is noted as **Authorized Financial Aid** as long as all disbursement requirements have been completed and noted on your USF financial aid record. All **Authorized Financial Aid** will be credited towards your respective tuition bill. If your **Authorized Financial Aid** is sufficient to cover your semester charges, no additional steps are necessary to insure your tuition payment obligation is met.

Financial aid disbursement for the Fall 2023 is scheduled for August 11, 2023 and disbursement for the Spring 2023 is scheduled for January 2, 2024. Once financial aid is actually disbursed, it will be used to pay off all semester charges. Once all charges have been paid, if there is a credit balance on your student account, the remaining credit will then be refunded to you. Refund amounts are used to help pay for any living expenses for the semester.

**Direct deposit is the most efficient method for receiving your refund.** Paper checks may take up to two weeks to receive. To arrange for direct deposit to your checking or savings account, please complete the online authorization. Online Instructions:

- Log on to [myUSF](#)
- Click on the link for **Student Self Service**.
- Click on the **Student Account** link and then **Direct Deposit Authorization** to enter the requested information.

You may update or change your direct deposit instructions at any time. Please allow 5 business days for the account to be verified. Refunds made prior to verification will be processed as paper checks. This information applies only to refunds of credit balances on your student. For Student Employment pay, the option to enter direct deposit information will be provided during the [New Hire Onboarding](#) process.

### **REFUND PROCESS AND REMINDERS**

Checks are mailed seven (7) working days from the date your refund is entered on the student account. Refunds as a result of an overpayment from a personal check may take up to fifteen (15) working days to process. Please note that refund checks should be cashed promptly. **Checks over 90 days old are considered stale and may be voided.** Students who are Federal Title IV (Federal Student Loans and Grants) financial aid recipients are subject to federal regulation which requires the University to return funds to the federal program if a refund check that is the result of aid is not cashed. Once the funds are returned, the University cannot request them again on your behalf and you may have an obligation to repay the University for the refund that was made to you.

\*\*\*Need help navigating myUSF, Ebill & Epay or Student Self Service? You can view USF Student Enrollment & Financial Services video tutorials at <https://myusf.usfca.edu/student-enrollment-services/vtutorials> for general information about creating direct deposit authorization, viewing a bill or hold, creating an authorized payer, or enrolling in the payment plan or visit website for additional information at <https://myusf.usfca.edu/billing-tuition/refunds>.