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WELCOME!

The 2018-2019 Financial Aid Guide is a tool for students and parents to gain a basic understanding of the financial aid process at the University of San Francisco. Detailed financial aid policy information is retained internally with the Office of Financial Aid.

USF is committed to supporting and sustaining a strong, vibrant, and diverse community. We know the prospect of financing four years of college can be challenging, and financial aid plays an important role in helping to make your USF education affordable. In keeping with our longstanding commitment to academic rigor, access and affordability, the University of San Francisco offers financial assistance to commensurate with their family’s ability to pay. Because of this commitment, we give personal attention to every admitted student’s application for financial assistance.

The Office of Financial Services is here to help guide you and your family through the financial aid process.

Sincerely,
USF Office of Financial Aid
Getting Started

Financial aid at USF consist of various programs and funding sources to help cover your cost of attendance. Some financial assistance is funded by the federal government, private or external sources, and institutional awards like University Tuition Grant. Before applying for aid, the student should review their other resources available to pay for college cost, and be prepared to provide the financial aid office with any requested information to complete the process.

First Year Undergraduate Students:

Completing the CSS profile via the College Board website, and utilizing the IDOC service to submit documents, prior to financial aid deadlines, may be required for institutional financial aid. Omitting the CSS profile may cause delays in institutional consideration of aid, and loss of assistance outside of merit awards and federal aid. To be considered for federal financial aid, such as student or parent plus loans and federal grants, a FAFSA (Free Application for Federal Student Aid) is required, along with any required documentation to complete the financial aid verification process.

Continuing, Transfer, and Graduate Students:

For timely processing of your continuing federal financial aid, submitting a FAFSA beginning October 1st, will help to provide time for your application to be reviewed for any outstanding requirements. To continue to receive all financial aid, including merit awards, students must continue to meet Satisfactory Academic Progress. Be sure to coordinate with any outside scholarship sources or other financial resources for timely reporting of aid to the office of financial aid.
Cost of Attendance

This estimated cost of attendance for the 9-month academic year includes both direct expenses (tuition, fees, room & board for students living on-campus) and indirect expenses (books, supplies, transportation, personal expenses, and room & board for students living off-campus).

The figure is subject to change and is NOT meant to represent your USF Student Accounts bill for the academic year, but it is the cost against which we measure your resources to determine your eligibility for aid. Room and board charges are based on a standard double room and meal plan.

Estimated Cost of Attendance: Undergraduate

<table>
<thead>
<tr>
<th></th>
<th>In Parent’s Home</th>
<th>On-Campus</th>
<th>Off-Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$48,061</td>
<td>$48,061</td>
<td>$48,061</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$3,700</td>
<td>$14,825</td>
<td>$14,825</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,600</td>
<td>$1,600</td>
<td>$1,600</td>
</tr>
<tr>
<td>Transportation</td>
<td>$700</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$2,600</td>
<td>$2,600</td>
<td>$2,600</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance</strong></td>
<td><strong>$56,661</strong></td>
<td><strong>$68,286</strong></td>
<td><strong>$68,286</strong></td>
</tr>
</tbody>
</table>

Estimated Cost of Attendance: Graduate

<table>
<thead>
<tr>
<th></th>
<th>In Parent’s Home</th>
<th>On-Campus</th>
<th>Off-Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$8,850</td>
<td>$8,850</td>
<td>$8,850</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$4,200</td>
<td>$16,660</td>
<td>$16,660</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,600</td>
<td>$1,600</td>
<td>$1,600</td>
</tr>
<tr>
<td>Transportation</td>
<td>$700</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$2,600</td>
<td>$2,600</td>
<td>$2,600</td>
</tr>
<tr>
<td>Health Insurance Allowance</td>
<td>$3,200</td>
<td>$3,200</td>
<td>$3,200</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance</strong></td>
<td><strong>$21,150</strong></td>
<td><strong>$34,110</strong></td>
<td><strong>$34,110</strong></td>
</tr>
</tbody>
</table>

Your housing classification is read from your FAFSA section titled, “Housing Plans”.

Total Cost of Attendance:
The financial aid office will use your total cost of attendance figure when awarding financial aid and other assistance. The max in any combination of aid a student can receive, may not exceed their total cost of attendance. The cost of attendance may change based on actual periods of enrollment, tuition and fees, and other additional cost.
How to Apply

<table>
<thead>
<tr>
<th>Federal/State Financial Aid</th>
<th>Institutional Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FAFSA</strong></td>
<td><strong>CSS Profile</strong></td>
</tr>
<tr>
<td><a href="http://www.FAFSA.gov">www.FAFSA.gov</a></td>
<td><a href="http://www.cssprofile.collegeboard.org">www.cssprofile.collegeboard.org</a></td>
</tr>
<tr>
<td>Complete a Free Application for Federal Student Aid online! A FAFSA is required for Federal Direct Student Loans, Pell Grant, FSEOG Grant, Work Study, and other federal assistance.</td>
<td>Incoming First Year freshmen students may submit an application for institutional aid via the College Scholarship Services (CSS) website. A CSS profile is required for consideration of University Tuition Grant. Deadlines apply for students considered for</td>
</tr>
<tr>
<td><strong>California Grant Programs</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.csac.ca.gov">www.csac.ca.gov</a></td>
<td></td>
</tr>
<tr>
<td>Must be a California resident or eligible resident to apply. A FAFSA is required for most programs. Programs include, Cal Grant, Dream Act Grants, Chafee grant, and other state assistance.</td>
<td></td>
</tr>
</tbody>
</table>

The financial aid office only processes applications for admitted students only.

For more information regarding eligibility criteria to apply for federal aid access: https://studentaid.ed.gov/sa/eligibility/basic-criteria

For more information regarding eligibility criteria for non-US citizen’s access: https://studentaid.ed.gov/sa/eligibility/non-us-citizens

**FERPA- Family Educational Rights and Privacy Act**

FERPA is the Family Educational Rights and Privacy Act passed by Congress in 1974. Also known as the Buckley Amendment, FERPA is designed to protect the privacy of students by limiting third party access to student education records. Maintaining confidentiality of student records is everyone's responsibility whether you are faculty, staff or student. As a general principle, the university may not disclose student information in oral, written, or electronic form to anyone except USF staff and faculty who need the information to perform their University functions.

Students may authorize parents or other third parties by adding them to their release via their myUSF student self service portal. https://myusf.usfca.edu/onestop/ferpa-information-faculty-staff

If a parent or third party contacts the financial aid office on your behalf, and is not authorized, we are not able to provide detailed information about your record.
**Expected Family Contribution - EFC**

After completing the FAFSA or CSS Profile, information about the family such as untaxed/taxed income, assets, other sources of income, state/federal benefits, household size, and other data are used to determine the financial strength of the family in relation to their ability to contribute to the cost of education.

The student’s EFC is used to determine the potential financial need against the cost of attendance. Need-Based financial aid such as grants, certain scholarships, and university funding may be awarded primarily using EFC data.

**Example**

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>$68,296</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>$15,000</td>
</tr>
<tr>
<td>Financial Need*</td>
<td>$53,296</td>
</tr>
</tbody>
</table>

**Financial Aid Need**

**First Year Undergraduate Students**

We give personal attention to every first year admitted student’s application for financial assistance. Parental contributions are determined after a thorough review of the information contained in the CSS Profile and the FAFSA as well as tax documents and any other information provided to our office. To calculate how much financial aid you are eligible to receive, we first determine your parents’ ability to contribute to college costs — how much they can afford to pay after aid is applied — based on income, assets, total number of family members, and the number of family members attending college. This computation also allows for necessary family expenditures, such as reasonable living costs, college savings for siblings, taxes, and unusual medical expenses. A portion of the family’s assets is protected for family emergencies and college savings for siblings. After reasonable parent and student contributions have been determined, the calculated family contribution is deducted from the cost of attendance; the difference equals demonstrated financial need.

While financial Need is not met 100%; still, we hope any funding offered will make it possible for you to enroll at USF.*

**Continuing and Transfer Students**

The financial need portion, of your financial aid package, is used when determining the max in grants, scholarships, and other need-based assistance you may receive for the year.
Verification Process

Financial aid verification is the process of confirming the data on the financial aid application and CSS profile is accurate. All first year freshmen students are selected for institutional verification, if not otherwise selected by the federal central processing service (FAFSA).

Conflicting Information
The FAFSA may indicate that certain data elements need a second review by the financial aid office. In this case, the office may contact the student to provide documentation to resolve the potential conflicting information. Likewise, the office may ask the student to provide information or documents to resolve any conflicting information found on the FAFSA or CSS profile.

To monitor outstanding items
GO to your myusf.usfca.edu, click on student under self service.
SELECT the financial aid tab, then financial aid status page. The requirements link may only populate if you have outstanding task.

The financial aid office will review your submitted documents, and make any necessary corrections to your financial aid applications. Based on your updated applications, a revised award offer will be published to you, if your financial aid award package changed. Notifications of award changes are sent to your official DON’s email account.

Missing Information Emails/Deadlines
The financial aid office may periodically send out missing information emails as a reminder of incomplete requirements. The student should monitor their financial aid requirements via the requirements page of the student self-service portal as a primary resource. Outstanding items are subject to deadlines, and missing the deadline may cause loss of or changes to your financial aid award package.

Important: Financial Aid funds that have outstanding verification requirements will not be reflected as a credit towards charges on a student’s bill, and cannot be paid to a student’s tuition and fee account.
Federal and State Grants

Federal Pell Grant - Federal Pell Grants are awarded to undergraduate students who have not yet earned a bachelor's degree, and show a demonstrated need. There is a limit to the amount of Pell grant a student may receive over time.

Federal Supplemental Educational Opportunity Grant - FSEOG may be awarded to max Pell Grant eligible students based on a need-based awarding criteria. Limited funding is available. Award may be reduced if student receives other need-based aid.

California Grant A & B - The California Student Aid Commission (CSAC) provides grant assistance to eligible undergraduate California residents. The Financial Aid Office may estimate the eligibility of new applicants, but only the Commission can award a grant. Eligibility for renewal of a Cal Grant award is determined by the California Student Aid Commission each year based on the renewal of the FAFSA and/or DREAM Act Application. The award may be cancelled if a student does not complete the CSAC applications. The University is approved to offer Cal Grant for an approved graduate level teaching credential.

University Tuition Grant
The University provides need-based tuition only assistance to First Year freshmen undergraduate students through its Tuition Grant and Named Scholarship programs. For first year freshmen, the University Tuition Grant is available for up to eight semesters of undergraduate study, provided the student reapplies for aid each year by the continuing student priority deadline of February 1st, continues to demonstrate need, and makes Satisfactory Academic Progress.

Merit Awards
Students admitted as timely new freshmen to USF may be awarded a tuition only Academic Merit award based on their prior achievement. Merit scholarships provide up to eight semesters of tuition assistance. Graduate colleges may offer their own type of merit scholarships. Please follow up with your assigned graduate college or graduate admissions for more information.

Undergraduate Transfer Academic Scholarship
First time transfer students at USF may be awarded a merit scholarship based on their prior academic achievement. This merit scholarship is for tuition only, up-to six semesters of full-time enrollment at USF, and students must maintain Satisfactory Academic Progress.

Tribal Aid/External Scholarships
Students who received a scholarship from an outside organization must notify the Office of Financial Aid so that these funds can be included in their financial aid package. Reported scholarships will be awarded as pending credit towards university charges, until the funds are received. It is the student’s responsibility to ensure that funds are received in a timely manner; funds are otherwise cancelled. Students are required to monitor their requirements to maintain the scholarship.
Graduate Assistantships/Work Study/Campus Job Opportunity
Visit the Student Employment website at http://myusf.usfca.edu/onestop/student-employment for information regarding student employment at USF.

Federal Direct Student Loans

The William D. Ford Federal Direct Loan (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your lender. Direct Subsidized and Unsubsidized loans only require a FAFSA to apply, but a credit application must be completed via www.studentloans.gov for Direct Plus loans. There are three types of Direct Loans available:

**Direct Subsidized** Loans are loans made to eligible undergraduate only students who demonstrate financial need.

**Direct Unsubsidized** Loans are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.

**Direct PLUS Loans** are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

*Before you receive your loan funds, you will be required to complete entrance counseling, a tool to ensure you understand your obligation to repay the loan; and sign a Master Promissory Note (MPN), agreeing to the terms of the loan. www.studentloans.gov*

| Interest Rates for Direct Loans First Disbursed on or After July 1, 2017 – 07/01/2018 |
|--------------------------------------------------|-----------------|
| Direct Subsidized Loans Undergraduate            | 4.45%           |
| Direct Unsubsidized Loans Undergraduate          | 4.54%           |
| Direct Unsubsidized Loans Graduate or Professional | 6%              |
| Direct PLUS Loans Parents and Graduate or Professional Students | 7%              |

**Federal Loan Fees**
A fee will be subtracted from each loan disbursement prior to payment being made to the university. This means the amount the university actually receives will be less the loan fee amount. See loan fee percentages below.

Direct Subsidized Loans and Direct Unsubsidized Loans

1.066%

Direct PLUS Loans

4.264%
There are limits to the amount of funding a student may borrow annually and over a lifetime. The financial aid office reserves the administrative authority to deny a student loan. For more information visit: https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized

### Annual Loan Limits

<table>
<thead>
<tr>
<th></th>
<th>Dependent</th>
<th>Independent</th>
<th>Graduate/Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Year Undergrad</strong></td>
<td>$5500</td>
<td>$9500</td>
<td>$20500</td>
</tr>
<tr>
<td><strong>Second Year Undergrad</strong></td>
<td>$6500</td>
<td>$10500</td>
<td>$20500</td>
</tr>
<tr>
<td><strong>Third/Fourth Year Undergrad</strong></td>
<td>$7500</td>
<td>$12500</td>
<td>$20500</td>
</tr>
</tbody>
</table>

### Private Loans

University of San Francisco students may also borrow from private/alternative student loan programs. These privately funded loans are offered to credit-worthy borrowers and the terms and conditions vary from program to program. We recommend that only students who have successfully completed at least one academic year consider these loans. Students who are enrolled in a degree program and meet the credit criteria, or apply with creditworthy co-borrower, are eligible to apply for these loans. Students may borrow up-to cost of attendance minus other aid. Private loans are not an immediate funding source, thus other arrangements for payment of your university bill may be necessary.

### Other Financial Options

**Semester Payment Plans**

It is not always possible for the Financial Aid Office to meet all of an applicant’s need from the aid funds that are available to the University. USF offers a payment plan to help students and families pay university charges not covered by financial aid. In addition, there are a number of loan programs that provide assistance to students and their families to meet need or to replace some or all of the Expected Family Contribution (EFC). It is highly recommended that student aid applicants search for valuable outside scholarships to help cover the cost of their education. For more information: https://myusf.usfca.edu/onestop/billing-tuition/payment-plan
Other Resources

Payments made on your behalf from outside agencies, organizations and institutions that are credited directly to your USF student account are additional educational resources that must be included by the Financial Aid Office when determining your eligibility for student aid.

Receiving such resources may require adjustment of your current financial aid offer. If an adjustment is necessary, you will receive an updated award notification to view on your myUSF.

<table>
<thead>
<tr>
<th>Employer Tuition Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>USF Tuition Remission</td>
</tr>
<tr>
<td>Veteran’s Education Benefits</td>
</tr>
<tr>
<td>Public or Private Agency Benefits</td>
</tr>
</tbody>
</table>

If you are a recipient of such a resource, you must notify the Financial Aid Office.

Award Letter

Steps to View Your Financial Aid

Once your financial aid applications are fully processed, a letter may be mailed or published online to your myUSF student financial aid portal. The award letter serves as a means for the student to understand the potential cost of education at USF, against their expected family contribution, and offer financial aid. Award information can change throughout the funding process, thus students should refer to their myUSF online financial aid portal for the most up to date information. Myusf.usfca.edu – click student under the self-service option- financial aid tab- financial aid information- and awards.

Cost of Attendance

The cost of attendance section of your financial aid award is to present the estimated cost of attendance for the year, against your total aid and expected family contribution. The unmet financial need portion, is the estimated portion the student or family may need to pay out of pocket, or use other financial means to cover.

18-19 Paper Award View

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>-</td>
</tr>
<tr>
<td>Financial Need</td>
<td>=</td>
</tr>
<tr>
<td>Total Aid</td>
<td>-</td>
</tr>
<tr>
<td>Unmet Financial Need</td>
<td>=</td>
</tr>
<tr>
<td></td>
<td>$68,286.00</td>
</tr>
<tr>
<td></td>
<td>$5,645.00</td>
</tr>
<tr>
<td></td>
<td>$62,641.00</td>
</tr>
<tr>
<td></td>
<td>$19,500.00</td>
</tr>
<tr>
<td></td>
<td>$45,141.00</td>
</tr>
</tbody>
</table>
Financial Aid Offer
The financial aid awards portion of the letter provides funding information from all sources currently being offered to the student. Awards or funds paid directly to the student’s university bill will not be listed in this section. Awards are subject to change.

18-19 Paper Award View

Financial Aid Offer

<table>
<thead>
<tr>
<th>Fund</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Status</td>
<td>Status</td>
<td>Amount</td>
</tr>
<tr>
<td>University Tuition Grant</td>
<td>Accepted</td>
<td>$24,800.00</td>
</tr>
<tr>
<td>President’s Academic Scholars</td>
<td>Accepted</td>
<td>$19,000.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Accepted</td>
<td>$4,200.00</td>
</tr>
<tr>
<td>Fed Direct Subsidized Loan</td>
<td>Accepted</td>
<td>$3,500.00</td>
</tr>
<tr>
<td>Fed Direct Unsubsidized Loan</td>
<td>Accepted</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Fed Unsubsidized Loan</td>
<td>Cancelled</td>
<td>$0.00</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>$53,500.00</td>
</tr>
</tbody>
</table>
Terms and Conditions/Accept Award Offer
Review the terms and conditions of each award from your myUSF financial aid portal. Students may also accept their financial aid awards online using the Accept Award Offer tab. Most grants and scholarships will be accepted on the student’s behalf.

Financial Aid Appeals

Provided a significant change to the financial information reported on the student’s financial aid applications has occurred, the office of financial aid will accept appeals on a case-by-case basis.

Appeals are reviewed by a committee of financial aid administrators, and all decisions are final. It is not assumed that an approved appeal will result in the immediate change to a student’s federal financial aid award package or institutional financial aid awards. Approved appeals are only valid for one financial aid year.

Financial aid appeals may be submitted by contacting the financial aid office directly for guidance, online via the “complete verification/upload documents” link via the myUSF student self service financial aid portal, or using the paper application located on the financial aid forms page. [https://myusf.usfca.edu/onestop/financial-aid/forms](https://myusf.usfca.edu/onestop/financial-aid/forms)
Appeal Categories

*Involuntary Loss of Household Income
Loss of employment
Pay cut or furlough
Loss of Benefits
Loss of Child Support
Separation or Divorce

*One Time/Non Recurring Income
IRA rollover
Sale of Property
Inheritance

*Unreimbursed Medical/Dental Cost

*Death of Spouse or Parent after the FAFSA is completed

*Cost of Attendance Appeal
Limits apply to the amount the financial aid office will approve for any given appeal request.

*Special Circumstances
A student may contact the financial aid office for a review of special circumstances such as, dependency status override, parental refusal to complete a FAFSA, additional unsubsidized loans for parents not able to take out a plus loan due to financial hardship or citizenship, and other unique situations not covered in any of the above examples.

Financial Aid Revision Request

Students have the option to request a change to their financial aid award distribution, report changes to their enrollment, or alter their loan amount. If the revision request can be honored, and results in changes to your financial aid package, you will receive an award notification to your DON’s email account. View your updated awards from the myUSF student self service financial aid portal.

Change in Enrollment
It is important to note that failure to complete the enrollment plans reported on the revision form may result in the cancelation or reduction in financial aid. The student is responsible for any balances caused by not completing anticipate enrollment.

The revision request form is located on the financial aid forms page.
https://myusf.usfca.edu/onestop/financial-aid/forms
Transfer Students

First time Fall transfer students may be eligible for merit awards provided by the office of admissions. Other institutional assistance may not be available for transfer students.

First time Spring transfer students may be eligible for merit awards provided by the office of admissions, and are not eligible for University Grant and or other institutional awards. Financial aid awards will be initially offered at half the annual amount. Students must complete a financial aid revision form to request student loan amounts be offered at full annual eligibility, provided the student did not transfer while using loans at another institution.

Graduate Students

Direct unsubsidized loans will be offered in equal disbursements between reported terms of enrollment. Students may apply for a Direct Grad Plus loan to cover any remaining balances or living/educational expenses. The office of financial aid reserves administrative authority to decline unequal loan disbursement request.

Summer Financial Aid

Undergraduate students who wish to apply for summer financial aid, will need to submit a summer financial aid application located on the financial aid forms page. Students must be enrolled at least half time to qualify for remaining eligibility of direct loans not used during the fall and spring semester, Direct Parent Plus loans, or year around Pell Grant. The amount of financial aid may be limited to the actual amount of time a student is enrolled to take classes during the summer. [https://myusf.usfca.edu/onestop/financial-aid/forms](https://myusf.usfca.edu/onestop/financial-aid/forms)
Satisfactory Academic Progress

Federal regulations require USF to set a Satisfactory Academic Progress standard for all students.

Students are required to meet the following SAP requirements:

- Meet a minimum 2.0 GPA (3.0 Graduate)
- Complete 67% of their courses
- Complete their academic program within 150% of the program length.

Failure to meet SAP requirements could mean the loss of financial aid. If a student does not meet the requirements for SAP at the end of the semester, the student will first be made “unsatisfactory.” Students may appeal at that time while attending USF.

Students can submit a paper SAP form located on the financial aid forms page, or online via the “Complete Verification/Upload Documents” link on the myUSF financial aid self service portal. https://myusf.usfca.edu/onestop/financial-aid/policies

Cancellation and Return of Financial Aid

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a federal financial aid recipient withdraws from all courses or receives no credit for attempted courses (e.g. all F or W grades, including incompletes) in a given semester for any reason, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. The cancelation process may result in a balance being owed to the university.
Important Dates

- **October 1**<sup>st</sup>, 2017: FAFSA is available for the 2018-2019 aid year.
- **March 2**<sup>nd</sup>, 2018: California Grants FAFSA filing deadline.
- **August 13**<sup>th</sup>, 2018: Fall 2018 Early Disbursement begins.
- **October 1**<sup>st</sup>, 2018: FAFSA is available for the 2019-2020 aid year.
- **January 15**<sup>th</sup>, 2018: Spring 2019 Early Disbursement begins.

Financial Aid Checklist

- View your Financial Aid Award and use the Understanding Your Cost of Attendance page to determine your out-of-pocket expenses.
- After submitting your admissions deposit (First year freshmen), login to myUSF Self-Service and accept/decline offered aid.
- View your “unsatisfied requirements” on myUSF Self-Service and be sure to complete and/or submit all requirements.
- If you accepted any Federal Direct Loans, visit [www.studentloans.gov](http://www.studentloans.gov) and complete the Master Promissory Note and Direct Loan Entrance Counseling.
- Regularly check your “unsatisfied requirements” on myUSF Self-Service to be sure that all requirements are met. In addition, be sure to check your myUSF e-mail on a regular basis.
- Apply for additional educational resources if needed.
- Contact the Financial Aid Office through One Stop Student Enrollment Services if you have any questions. 415-422-2020
- Review your student bill which will be received in early July and arrange payment options prior to August 1.