Reconsideration of Aid
Some students and their families experience unique circumstances that affect their ability to pay their college costs. Families facing severe financial problems due to job loss, death of a parent, or business decline should contact the Office of Financial Aid for a review of their financial aid eligibility. You’ll need to provide documentation of your circumstances (for example, a letter of termination from an employer or tax statements showing reduced personal or business income). A request submitted without documentation will not be reviewed.

Renewing your Aid in Future Years
Because USF offers federal need-based financial aid as well as our own merit scholarships, students are required to reapply each year to receive aid. This allows us to assess your family’s financial need based on the most current income information available. As a result, your aid may increase or decrease each year.

To renew your financial aid, you must complete the following forms by March 1 each year:

Domestic Students
The Free Application for Federal Student Aid (FAFSA) is required for all U.S. citizens and permanent residents who are applying for federal student aid.

Dream/Daca Students
The Dream Act application (CA residents) or CSS Profile (out-of-state residents).

Students Living Off Campus
It’s important to understand that your financial aid is applied first to your tuition and fees, and is paid directly to the Office of Student Accounts. Then, if your total grant and loan aid is greater than your tuition and fees, you’ll receive a refund if the difference is greater than your tuition and fees, you’ll receive a refund if the difference is greater than your tuition and fees, you’ll receive a refund if the difference is greater than your tuition and fees, you’ll receive a refund. If you withdraw, take a leave of absence, or change the number of courses you’re enrolled in after the first day of class, you can receive credit against the semester’s fees. After the Office of Student Accounts verifies the need for a refund, the Office of Financial Aid calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

Refunds
If you withdraw, take a leave of absence, or change the number of courses you’re enrolled in after the first day of class, you can receive credit against the semester’s fees. After the Office of Student Accounts verifies the need for a refund, the Office of Financial Aid calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

When returning federal funds, the U.S. Department of Education calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

Recovering Your Aid in Future Years
Because USF offers federal need-based financial aid as well as our own merit scholarships, students are required to reapply each year to receive aid. This allows us to assess your family’s financial need based on the most current income information available. As a result, your aid may increase or decrease each year.

To renew your financial aid, you must complete the following forms by March 1 each year:

Domestic Students
The Free Application for Federal Student Aid (FAFSA) is required for all U.S. citizens and permanent residents who are applying for federal student aid.

Dream/DACA Students
The Dream Act application (CA residents) or CSS Profile (out-of-state residents).

Students Living Off Campus
It’s important to understand that your financial aid is applied first to your tuition and fees, and is paid directly to the Office of Student Accounts. Then, if your total grant and loan aid is greater than your tuition and fees, you’ll receive a refund if the difference is greater than your tuition and fees, you’ll receive a refund if the difference is greater than your tuition and fees, you’ll receive a refund. If you withdraw, take a leave of absence, or change the number of courses you’re enrolled in after the first day of class, you can receive credit against the semester’s fees. After the Office of Student Accounts verifies the need for a refund, the Office of Financial Aid calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

Refunds
If you withdraw, take a leave of absence, or change the number of courses you’re enrolled in after the first day of class, you can receive credit against the semester’s fees. After the Office of Student Accounts verifies the need for a refund, the Office of Financial Aid calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

When returning federal funds, the U.S. Department of Education calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

The Value of a USF Education
Our graduates rank among the top 10 U.S. universities for outperforming expectations for graduating on time (U.S. News & World Report).

The Top Ten
$110,600
90%
Mid-career earnings, on average, are $110,600.

More than 90% of 2017 graduates are either working full-time or attending grad school.

Top Three
Our alumni salaries rank in the top 3% of U.S. graduates (Federal Scorecard).
Congratulations on being accepted to the University of San Francisco! We’re excited to welcome you to the Hilltop. But first, we know you and your family need to afford to look closely at what you can afford to pay, and what help is available to make attending USF possible.

HOW AID WORKS

DETERMINING YOUR FINANCIAL NEED

To figure out how much financial aid you’re eligible to receive, we first determine your parents’ ability to contribute to your college costs. You were awarded a financial aid offer for the fall semester, and we’ll also review information in your Free Application for Federal Student Aid (FAFSA) and CSS Profile (if you completed one), as well as your tax returns.

We’ll also cover the rights and responsibilities you have as a student receiving financial aid, and the basics of paying your bill. Find more details at myusf.usfca.edu/financial-aid. We want to do everything we can to help you and your family make an informed decision, so if you have any questions about any part of this process, please contact us. We’re here to help.

YOUR RESPONSIBILITIES TO MAINTAIN YOUR AID

Enrollment requirements

Before those awards can be released to us, scholarship sponsors will typically require you to verify your registration or GPA. It’s your responsibility to get that proof from USF’s registrar in a timely way.

Before those awards can be released to us, scholarship sponsors will typically require you to verify your registration or GPA. It’s your responsibility to get that proof from USF’s registrar in a timely way.

Your Office of Financial Aid will guide you through this process.

2. Noncitizens: Students who aren’t U.S. citizens must provide proof of their status (for example, an alien registration card or other documents designated by the Office of Financial Aid) before they can receive federal funds.

3. Work awards: If you have a work award, your earnings will be paid to you directly by check or direct deposit. To receive the biweekly paychecks, you’ll submit your hours on timesheets signed by your supervisor.

4. Outside scholarships: USF’s Office of Financial Aid coordinates all of your outside award aid awards in our aid package. If you have a work award, your earnings will be paid to you directly by check or direct deposit. To receive the biweekly paychecks, you’ll submit your hours on timesheets signed by your supervisor.

To notify our Office of Financial Aid of any anticipated outside scholarships or other funds you have received, we recommend that you submit a status report of “expected aid” if you haven’t received loan. These funds convert to “actual aid” once we’ve received them. (You’ll earn earnings aren’t included as credits on the bill since they’re paid directly to you.)

FINANCING OPTIONS

MONTHLY PAYMENTS: USF’s monthly payment plan allows families to make their annual payments to USF in eight installments, four per semester. No interest is charged. However, there is a $50 per-semester service fee ($190 annually), as well as penalties for late payments. Payments due each August and due in April, with no payment due in December. For more information visit myusf.usfca.edu/billing-tuition

PRIVATE EDUCATIONAL LOANS: We encourage you to exhaust your federal loan options before exploring private educational loans. These loans are credit-tested. Additional information on private loan options is available at studentaid.gov

CAMPUS EMPLOYMENT: USF’s Student Employment Program can be a valuable part of your college experience. Not only is it a practical way for you to earn money to help toward your educational expenses, it also gives you the opportunity to gain valuable work experience, time-management skills, and in some situations, provide vital support to local nonprofits. Campus employment is available to all students who are eligible to work. For students who aren’t eligible to work, USF’s Student Employment Office partners with employers on and off campus to provide a wide range of job opportunities. Visit myusf.usfca.edu/student-employment

HOW TO PAY YOUR BILL

The amount your family owes USF is based on the total cost of tuition, fees, and room and board, minus your scholarships, grants, and loans. Families can make two payments, one each semester, or pay in eight monthly installments through USF’s payment plan, as described below. Your online student account is where you’ll track your bills and payments. When you log in, you’ll see any outside scholarships, grants, and loans listed on your bill as credits, showing a status of “expected aid” if they’ve haven’t received loan. These funds convert to “actual aid” once we’ve received them. (You’ll earn earnings aren’t included as credits on the bill since they’re paid directly to you.)
Congratulations on being accepted to the University of San Francisco! We’re excited to welcome you to the Hilltop. But first, we know you and your family need to afford college so you can pay, and what help is available to make attending USF possible. This is where our Offer of Financial Aid comes in.

The enclosed letter summarizes the aid being offered to you for the 2019-2020 academic year, based on the financial information you provided. It can include merit aid, which we offer at admission to students who show exceptional promise, and federal and state aid, which is based on your family’s estimated need. When there is still a gap in what families need to help cover costs, USF steps in to provide additional financial aid. We know that this amount can’t always cover all of a family’s need, but we do our best to help as many students as we can with the financial aid dollars we have available. The bigger picture to keep in mind is that what you invest in a USF degree pays you back in important ways beyond earning power over your career (see page 2). This document will guide you through the steps you need to take to accept your financial aid award and renew it in future years.

We’ll also cover the rights and responsibilities you have as a student receiving financial aid, and the basics of paying your bill. (Find more details at myusf.usfca.edu/financial-aid.) We want to do everything we can to help you and your family make an informed decision, so if you have any questions about any part of this process, please contact us. We’re here to help.

HOW AID WORKS

DETERMINING YOUR FINANCIAL NEED

To figure out how much financial aid you’re eligible to receive, we first determine your parents’ ability to contribute to your college costs. We thoroughly review information in your Free Application for Federal Student Aid (FAFSA) and CSS Profile (if you completed one), as well as your tax documents and any other information you provided. We look at your family’s income, assets, total number of family members, and the number attending college. We take into account necessary expenses, like reasonable living costs, taxes, and any unusual medical expenses. And we set aside a portion of your family’s assets to account for things like family finances and college savings for siblings. After we calculate what we think are reasonable contributions from you and your parents, we deduct that “expected family contribution” from your cost of attendance; the difference equals your demonstrated financial need. USF can’t meet 100% of every student’s need, but we hope the aid we do offer makes it possible for you to enroll at USF.

Your financial aid package may include money from a mix of sources:

1. **GRAID:** This can include federal and state grants (for example, a Pell Grant or Cal Grant) and need-based university grants, all of which are awarded based on your FAFSA and/or CSS Profile. It can also include merit scholarships that USF awards based on the strength of your admission application.

2. **STUDENT EMPLOYMENT:** Your package may include either a Federal Work Study or Campus Employment offer. These are part-time jobs that pay you directly for hours worked.

3. **FEDERAL LOANS:** These can include subsidized loans (where the government pays the interest while you are in school) and unsubsidized loans. The amount you can borrow varies, depending on your family’s circumstances. Visit studentaid.gov for more information and the required forms to complete if you plan to accept your federal loans or apply for a Parent PLUS loan.

4. **OUTSIDE SCHOLARSHIPS:** Money from private sources—for example, tuition grants from your parents’ employers or scholarships from organizations or clubs—are coordinated with the rest of your USF aid. We use them first to reduce the gap between your financial need and total aid awarded, then to replace any campus employment award. If your private aid funds exceed both of these amounts, any USF scholarship you’re awarded would be reduced by the remaining portion of the outside aid.

YOUR BILL

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*Health insurance costs will be available later in the summer.

FINANCING OPTIONS

**ADDITIONAL PAYMENTS:** USF’s monthly payment plan allows families to make their annual payments to USF in eight installments, four per semester. No interest is charged; however, there is a $20-per-semester service fee ($190 annually), as well as penalties for late payments. Payments start in August and end in April, with no payment due in December. For more information visit myusf.usfca.edu/billing/tuition-

**FEDERAL LOANS:** Students can borrow through the Federal Direct Student Loans program. If you do, you must complete counseling and a promissory note to make sure you understand what you are agreeing to pay back. Parents can use the Federal Direct Parent Loan program to borrow as much as the total cost of attendance less any other financial aid or loans. A promissory note and a credit check are required. Detailed information on federal loan programs is available at studentaid.gov

**PRIVATE EDUCATIONAL LOANS:** We encourage you to exhaust your federal loan options before exploring private loan options. Most private loans have higher interest rates and come with additional fees. Students may get more favorable loan terms with a credit co-signer. All private loans are available at myusf.usfca.edu/admission/financial-aid/types-of-aid-loans

CAMPUS EMPLOYMENT: USF’s Student Employment Program can be a valuable part of your college experience. Not only is it a practical way for you to earn money to offset your educational expenses, it also gives you the opportunity to gain valuable work experience, time-management skills, and new connections. Your pay can be used to help with room and board or to pay for books, and if you have a campus job, the Student Employment Office partners with employers on and off campus to provide a wide range of job opportunities. Visit myusf.usfca.edu/student-employment

**HOW TO PAY YOUR BILL**

The amount your family owes USF is based on the total cost of tuition, fees, and room and board, minus your scholarships, grants, and loans. Families can make two payments, using the monthly installment plan or by making four monthly installments through USF’s payment plan, as described below. Your online student account is where you will track your bills and payments. When you log in, you will see any outside scholarships, grants, and loans listed on your bill along with credits showing a status of “expected aid” if they haven’t been received by USF. These funds convert to “actual aid” once we’ve received them. (Your work earnings aren’t included as credits on the bill since they’re paid directly to you.)

**SATISFACTORY ACADEMIC PROGRESS:** To be eligible for any kind of financial aid, you must maintain a cumulative 2.0 GPA and earn 16 credits each semester of enrollment, which is standard, full-time enrollment. Academic progress is monitored yearly; although you may be contacted sooner if current enrollment is not meeting the standard progression. More detailed information can be found at myusf.usfca.edu/financial-aid/policies

**COMPLETING AID/ADMISSIONS REQUIREMENTS**

In instances, “expected aid” doesn’t become “actual aid” until specific documents are completed and submitted to USF or to other grant or lending agencies. These include:

1. Verification: If you are selected by the U.S. Department of Education for verification, the procedures and documents involved must be completed before any federal funds become actual aid. The Office of Financial Aid will guide you through this process.

2. Noncitizens: Students who aren’t U.S. citizens must provide proof of their immigration status (for example, an alien registration card or other documents designated by the Office of Financial Aid) before they can receive federal funds.

3. Work awards: If you have a work award, your earnings will be paid to you directly by check or direct deposit. To receive the biweekly paychecks, you’ll submit your hours on timesheets signed by your supervisor.

4. Outside scholarships: USF’s Office of Financial Aid coordinates all of your outside aid awards, except gifts. Before those awards can be released to us, scholarship sponsors will need documentation (for example, a letter of verification or GPA). It’s your responsibility to get that proof from USF’s registrar in a timely way. If you receive an outside scholarship check directly, you’ll need to forward it to the Office of Financial Aid if we don’t receive the expected outside funds, your aid award will be reconfigured.

YOUR RESPONSIBILITIES TO MAINTAIN YOUR AID

**ENROLLMENT REQUIREMENT:** To be eligible for any kind of financial aid, you must be enrolled at USF at least half-time. To retain your federal and state aid, you must maintain satisfactory academic progress (SAP) as defined for federal student aid and as described in USF’s SAP policy. To be eligible for financial aid, you must complete a minimum of 24 GPA and earn 16 credits each semester of enrollment, which is standard, full-time enrollment. Academic progress is monitored yearly; although you may be contacted sooner if current enrollment is not meeting the standard progression. More detailed information can be found at myusf.usfca.edu/financial-aid/policies.
RECONSIDERATION OF AID

Some students and their families experience unique circumstances that affect their ability to pay their college costs. Families facing severe financial problems due to job loss, death of a parent, or business declines should contact the Office of Financial Aid for a review of their financial aid eligibility. You’ll need to provide documentation of your circumstances (for example, a letter of termination from an employer or tax statements showing reduced personal or business income). A request submitted without documentation will not be reviewed.

RENEWING YOUR AID IN FUTURE YEARS

Because USF offers federal need-based financial aid as well as our own merit scholarships, students are required to reapply for assistance each year. This allows us to assess your family’s financial need based on the most current income information available. As a result, your aid may increase or decrease each year. To renew your financial aid, you must complete the following forms by March 1 each year:

DOMESTIC STUDENTS

- The Free Application for Federal Student Aid (FAFSA) is required for all U.S. citizens and permanent residents who are applying for federal student aid.

- The Dream Act application (CA residents) or CSS Profile (out-of-state residents).

STUDENTS LIVING OFF CAMPUS

It’s important to understand that your financial aid is applied first to your tuition and fees, and is paid directly to the Office of Student Accounts. Then, if your total grant and loan aid is greater than your tuition and fees, you’ll receive a refund of the difference within 10 days of the start of classes. (Please note that the budget we use to estimate your off-campus housing costs is the same as the budget we use for on-campus room and board.)

REFUNDS

If you withdraw, take a leave of absence, or change the number of courses you’re enrolled in after the first day of class, you can receive credit against the semester’s fees. After the Office of Student Accounts verifies the need for a refund, the Office of Financial Aid calculates the amount to be returned to any federal, state, or institutional aid programs, and to you.

When returning federal funds, the U.S. Department of Education “Return of Title IV Funds” policy is applied and funds are returned in this order: 1) Unsubsidized Stafford Loan; 2) Subsidized Stafford Loan; 3) Perkins Loan; 4) Parent Loan for Undergraduate Student (PLUS); 5) Pell Grant; 6) Supplemental Educational Opportunity Grant (SEOG); and 7) Other Title IV programs. State funds are returned according to the individual state program requirements.

LEAVE OF ABSENCE

Your aid is discontinued when you’re not enrolled in school. Before you take a leave of absence, be sure to talk with the Office of Financial Aid (and with the sponsors of any outside aid you receive) to make arrangements for consideration for aid once you’re back at USF. (You’ll also need to talk through any loan obligations you might have while on leave.) When you return, you’ll apply to renew your financial aid following the same steps and deadlines as any current student.

HEALTH INSURANCE

Every student is required to have health insurance while enrolled at USF. This insurance must cover off-campus medical or specialty care and hospitalization not provided through USF. Students can either enroll in USF’s Health Insurance Plan or choose to waive automatic enrollment by providing evidence of comparable coverage on or before June 6, 2019.

DISCLOSURE STATEMENTS

The Family Educational Rights and Privacy Act (FERPA) gives eligible students specific rights to inspect the privacy of their education records. You can find a full description on the USF website. Any complaints may be sent to: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202.

THE VALUE OF A USF EDUCATION

**TOP TEN**

- Our graduates rank among the top 10 U.S. universities for outperforming expectations for graduating on time (U.S. News & World Report).
- Our graduates have an average mid-career earnings of $110,600.
- More than 90% of 2017 graduates are either working full-time or attending grad school.

**TOP THREE**

- Our alumni salaries rank in the top 3% of U.S. graduates (Federal Scorecard).
- Our graduates are among the top 3% of U.S. graduates for graduating on time (U.S. News & World Report).
- Our graduates are among the top 10 U.S. universities for outperforming expectations for graduating on time (U.S. News & World Report).

HOW TO PAY FOR YOUR USF EDUCATION

It’s a life-changing investment, and we’re here to help.