



2009–2010



# UNDERSTANDING YOUR FINANCIAL AID AWARD

*Congratulations on your financial aid award!*

*We hope you are pleased to have been selected for financial assistance for the coming academic year.*

*Please regard this brochure as required reading. You must take the steps explained here to confirm your financial aid award. If you follow them carefully, you will ensure a good beginning for yourself in the fall.*

*Financial aid packages are usually made up of one or more of: loans, grant monies, and campus employment opportunities. Since it is important that you understand them, we have described each.*

*We hope you find this brochure helpful. But you are always welcome to call or write if you still have questions or concerns.*

# Now that I have been awarded financial aid, what do I need to do?

## *Take these steps to confirm your financial aid award:*

### 1. ADMISSION DEPOSIT

If you are a new undergraduate to the University of Delaware, be sure that you have sent your **admission deposit** to the Cashier's Office. This confirms your admission to the University and is due by May 1.

### 2. AWARD NOTIFICATION OF AID

Please sign and return one (1) copy of your Award Notification of Aid as soon as possible. Keep the second copy for your records.

### 3. PURCHASING BOOKS

You may charge books to your student account. Simply present your student ID.

### 4. VERIFICATION

Your application may be chosen for verification by the Department of Education. In order to complete the verification requirements, the following information will be requested:

1. Federal Income Tax forms — with all schedules, attachments and W-2s — for both student and parent.
2. Verification worksheet listing all members living in the household.
3. Comparison with FAFSA data includes:
  - Adjusted Gross Income
  - Number of people in the household
  - Number of people in the household enrolled in college
  - Student dependency status
  - Amount of U.S. taxes paid

**In cases where businesses are involved, other extensive documentation may be required and the time to reach resolution prolonged. In these cases, we recommend that you be prepared to utilize personal resources.**

Funds cannot be disbursed into your student account until the Verification review is complete.

**You are still responsible for paying your student bill.** You must pay your student bill regardless of when financial aid is disbursed. **The Financial Aid Office is not responsible for late/penalty fees that you may incur due to delays.** If you pay your student bill before financial aid funds are disbursed, you may apply for a refund.

### 5. INCOME TAX INFORMATION

Copies of your 2008 Federal Income Tax Forms may be required to fully process your financial aid. If we request copies of your and your parent's income tax forms, i.e., 1040, 1040A or 1040EZ, please be sure to comply as soon as possible.

Also please:

- ★ sign these copies
- ★ be sure that the student's name and student ID number are printed on the copies
- ★ submit all pages, schedules and worksheets

**Federal tax information is required in some situations when there is conflicting information on the Free Application for Federal Student Aid (FAFSA).**

### 6. FEDERAL PELL GRANTS

If you qualify for a Federal Pell Grant, you will receive a multi-page **Student Aid Report (SAR)** or electronic link to a SAR from the federal government. Ensure that the University is listed in the schools section of the report.

### 7. OUTSIDE SCHOLARSHIPS

If your financial assistance includes an outside scholarship (that is, a scholarship not provided by the University or by the state or federal government), you must, of course, abide by the donor's requirements.

- ★ Please list any outside scholarship(s) and the amount(s) on the back of the enclosed award letter.
- ★ If your scholarship arrives late, credit to your account will also be late. In this case, the Financial Aid Office is not responsible for late/penalty fees you may incur.  
**NOTE: Late awards will often result in adjustments to your aid package.**
- ★ Please give us a copy of your scholarship letter as soon as possible. If you don't, it may delay your funds.
- ★ If the donor requires a transcript, it is your responsibility to contact the Registrar's Office and request that it be sent.
- ★ Similarly, if the donor requires proof of enrollment or an invoice, you must request such information from us.
- ★ If you received an outside scholarship check directly please send it to: University of Delaware, Office of Scholarships and Financial Aid, Newark, DE 19716.

### 8. WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

All applicants must complete a Free Application for Federal Student Aid (FAFSA) to receive a Federal Direct Loan. Your award notification will include the amount you are eligible to receive.

- ★ To obtain your loan, you must complete a Promissory Note and Entrance Counseling.

Please see the section "Federal Direct Loans" for further information.

### 9. FEDERAL WORK-STUDY

Federal Work-Study is an opportunity for employment on campus or with selected community organizations. The section, "Federal Work-Study," gives detailed information — please read it carefully.

- ★ The dollar amount of your authorization normally determines how many hours a semester you may work. In general, work-study students work 10–12 hours per week during the school year.
- ★ The award is based on financial need. The money earned is paid directly to you. Work-Study funds are not deducted from your semester bill.

# What if my award includes . . .

## ...A FEDERAL PELL GRANT?

1. The award is based on financial aid application information.
2. You will receive an e-mail in regard to your online Student Aid Report (SAR). The Family Contribution will be used to determine your Federal Pell Grant eligibility.
3. You and your family must review the SAR for accuracy. Make any necessary corrections and submit it to the Central Processor. *Once the recalculations have been made, the Central Processor will e-mail a revised SAR to you.*
4. If required, you must provide signed copies of your parent's and your own completed 2008 Federal Income Tax Returns (including all schedules and attachments).
5. For proper identification, print your name and student ID number on the front of all Federal Income Tax Forms.

## ...FEDERAL WORK-STUDY AUTHORIZATION?

1. A Federal Work-Study Information Form will be mailed to you. Please complete and return it immediately to: *Work-Study Office, Student Services Building, 50 Lovett Avenue, Newark, Delaware 19716.* Your information will help us arrange a job interview that is consistent with your skills and interests.
2. If you return the form in a timely fashion, in late August you will receive interview information indicating the University department and person with whom you will interview. When you arrive on campus, immediately contact this person to arrange an interview time. University offices are generally open Monday through Friday from 8 a.m. until 5 p.m. (If it's possible to interview before the beginning of school, do so.)
3. *Work will not begin until the first day of classes.* If your interviewer does not offer you a job, then you may seek another job referral from the Work-Study Office in the Student Services Building.
4. You cannot begin working through the Federal Work-Study Program until the Verification process has been completed.
5. Apply for a Social Security Number if you don't have one. You will need to bring your Social Security card with you for payroll purposes. If you will not be 18 years of age by September, be sure to bring your birth certificate with you to campus; you will need it when you apply for a Work Permit from the State of Delaware.

## ...A FEDERAL UNSUBSIDIZED DIRECT LOAN?

1. If you are ineligible for a Federal Direct Loan or only for a portion of one, you may obtain the remaining amount in an Unsubsidized Direct Loan. The federal government does not pay the interest on the loan while the student is in school. The student must either pay interest on this loan or defer the interest payment along with the principle balance of the loan.
2. To obtain this loan, simply follow the instructions on the e-mail you receive upon the acceptance of your loan.

## ...A FEDERAL PERKINS LOAN?

1. All students must complete a FAFSA to be considered for a Federal Perkins Loan.
2. To obtain this loan, simply follow the instructions on the e-mail you receive upon the acceptance of your loan.
3. If you are selected for the Federal Verification process, your Perkins Loan cannot be credited to your account until this is complete.

## ...A FEDERAL DIRECT LOAN?

1. All students must complete a FAFSA to be considered for a Direct Loan.
2. To obtain this loan, simply follow the instructions on the e-mail you receive upon the acceptance of your loan.
3. If you are selected for the Federal Verification process, your Direct Loan cannot be credited to your account until this is complete.

## ...A UNIVERSITY MERIT BASED SCHOLARSHIP

The majority of academic, merit-based scholarships are four-year awards, valid for the regular Fall and Spring semesters (Winter and Summer Sessions are normally not included).

Unless otherwise noted, students holding a four-year award are required to meet the following criteria:

1. Maintain a minimum 3.00 cumulative UD grade point average.
2. Be continuously enrolled, full-time, in undergraduate UD courses (12 or more credits earned) during each of the regular Fall and Spring semesters. Only courses for which you earn a letter grade or a P (Pass) are counted. Withdrawals and credits taken as a "Listener" do not count as "credits earned."
3. Abide by the University's Code of Conduct ([www.udel.edu/stuguide](http://www.udel.edu/stuguide)). Violation of the University's Code of Conduct may result in the withdrawal of the scholarship.



# What are the conditions of my financial aid award?

## SELECTIVE SERVICE REGISTRATION

Federal regulations, as confirmed by the Supreme Court ruling issued on June 24, 1983, require all federal financial aid recipients to complete a **Statement of Education Purpose/Registration Compliance**.

You will be required to complete this before any federal aid funds may be disbursed to you. These funds include: Federal Perkins Loan, Nursing Student Loan, Federal Supplemental Educational Opportunity Grant, Federal Pell Grant, Federal Work-Study Program, Direct Loans, and Direct PLUS Loans.

## TITLE IV CERTIFICATION

In this document a student states that he/she has never defaulted on any federal educational loans. It also certifies that a student has paid any refund due on a federal grant which the student has been asked to repay. Federal regulations require completion of a Title IV Certification for all recipients of federally funded financial aid, including the Direct Loans.

Direct Parent Loan applicants must also have a Title IV Certification signed by their parent before the University can certify the loan. This signed statement must be in University files before your loan applications can be processed or your account credited with federal funds.

## ACADEMIC STATUS

All financial aid awards carry these stipulations:

- ★ That you enroll each semester on at least a half-time basis (6 credits). Listener credits do not count toward enrollment.
- ★ That you maintain satisfactory academic progress toward a degree.
- ★ That you be a matriculated student — in other words, **students who are enrolled through continuing education (CEND) or who are otherwise non-degree students are not eligible for federal financial aid.**  
The University's Undergraduate Catalog provides additional specific information on academic status and what constitutes satisfactory academic progress at the University of Delaware. **It is your responsibility to be sure that you meet all requirements for satisfactory academic progress.**
- ★ That at the end of your sophomore year you must have a 2.0 grade point average or higher to receive federal aid. In addition, you must complete at least 67% of coursework attempted and graduate before attempting 186 credit hours. This is a Higher Education Amendments of 1986 (October 17, 1986) mandate.

## FINANCIAL AID RECIPIENT WITHDRAWALS

If you are a recipient of Title IV federal financial aid funds and your enrollment terminates through official withdrawal, your financial aid award must be reviewed for possible adjustment.

Financial aid eligibility is based on the cost of education (tuition, mandatory fees, housing, meal plan, books, etc.) incurred for the entire semester and is contingent upon completion of that semester. When you withdraw, federal regulations mandate that any unearned aid be returned to the federal aid programs. The percent of aid earned is based on the date of withdrawal divided by the total number of days in the semester. Title IV recipients are governed by the federal policy if they withdraw prior to completing 60% of the semester.

If your institutional charges are reduced or recalculated, this change may result in the reduction of recipient's other sources of financial aid. For more information please visit: [www.udel.edu/finaid/eligibility.html](http://www.udel.edu/finaid/eligibility.html).

## FAILURE TO WITHDRAW OFFICIALLY

Students are required to adhere to the University's official withdrawal policy when terminating their enrollment prior to the end of a given term. Failure to withdraw officially will result in the cancellation of any federal financial aid program funds previously awarded for that term. Federal regulations require that funds for ineligible recipients be returned to the financial aid program accounts. Students will be billed for semester charges.

Handouts for the Title IV recipient withdrawals, explaining the policies, procedures, and examples of adjustments are available upon request at the Student Services Building, Lovett Avenue and the Office of Scholarships and Financial Aid

## PART-TIME ENROLLMENT

If you enroll for less than full-time status (that is, if you enroll for fewer than 12 credits per semester), your aid package **will be revised. If you are enrolled for less than six credits, you are ineligible for most types of aid. Please note that Listener (L) credits do NOT count toward full-time enrollment.**



# What are my Rights and Responsibilities?

The University of Delaware believes it is important that all students know in advance their rights and responsibilities as financial aid recipients.

## STUDENT RIGHTS

You have the right to know:

- ★ all available aid programs
- ★ program application deadlines
- ★ aid distribution methods and the policies and the financial resources considered when calculating your aid
- ★ the extent your determined financial need was met
- ★ the University's refund policy
- ★ University standards for satisfactory academic progress and what happens if you don't meet them
- ★ the amount of grant aid
- ★ if the aid includes loans —
  - ◆ how much must be repaid
  - ◆ the interest rate(s)
  - ◆ pay back procedures
  - ◆ the length of time to repay
  - ◆ the time repayment must begin

## STUDENT RESPONSIBILITIES

Your responsibilities are to:

- ★ complete all application forms accurately and submit them on time.
- ★ provide correct information. Misreporting of information on financial aid application forms is a violation of the law and may be considered a criminal offense that could result in indictment under the U.S. Criminal Code.
- ★ return all additional documentation, verification, corrections, and any new information requested by either the Financial Aid Office or the agency to which you submitted your application.
- ★ read and understand the forms you are asked to sign. It is also your responsibility to retain a copy for your records.
- ★ accept responsibility for all agreements that you sign.



AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER—The University of Delaware is committed to assuring equal opportunity to all persons and does not discriminate on the basis of race, creed, color, gender, genetic information, age, religion, national origin, veteran or handicapped status, or sexual orientation in its educational programs, activities, admissions or employment practices as required by Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights Act of 1964, and other applicable statutes. Inquiries concerning Section 504 compliance and information regarding campus accessibility should be referred to the Americans with Disabilities Act (ADA) Coordinator, (302) 831-4643, located at 300 HULLIHEN HALL. Inquiries concerning Title VII and Title IX should be referred to the Office of the Assistant Vice President for Affirmative Action, (302) 831-8735, located at 124 HULLIHEN HALL. 12/7/15M/2•09/W

## Things to remember . . .

- ★ If you are selected for Verification, you must provide any requested documents promptly. This process must be complete before any federal funds can be credited to your account.
- ★ Students receiving Federal Perkins Loans or Nursing Loans must complete a Promissory Note before funds can be credited to their accounts.
- ★ “Revised Awards.” Whenever your financial aid is adjusted, you will receive a new Award Notification. Be sure to **sign and return** one copy of every Award Notification you receive.
- ★ **Revised awards illustrate changes to your aid package. Adjustments may include reductions based on changes in student or family resources, or changes brought about because of other aid sources.**
- ★ Federal Work-Study and other work awards may not be taken as a credit on student accounts.
- ★ Retain one copy of your Award Notification to present as proof of your aid award for the Cashier’s Office, bookstore, and other University offices.
- ★ **You are responsible for payment of your student bill regardless of any financial assistance offers.**
- ★ **Complete the UD Non-Payment Certification Form.**
- ★ **You are also responsible for late/penalty fees you may incur.**
- ★ The University complies with all requirements of the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226).
- ★ Your need-based funding is determined by the difference between the student budget and the expected family contribution.
- ★ Due to limited funding, you may receive less aid than demonstrated need. This “unmet need” may be addressed by obtaining a Parent Loan or using the installment payment plan.
- ★ You may view your awards online anytime at [www.udel.edu/beabluehen](http://www.udel.edu/beabluehen)

**Office of Scholarships  
and Financial Aid**  
**University of Delaware**  
19716-6390  
(302) 831-8761  
[www.udel.edu/finaid](http://www.udel.edu/finaid)

and Student Services Building  
30 Lovett Avenue

## UNIVERSITY REFUND POLICY

Refunds are available upon request via the Internet (from your home computer, Student Services Building kiosks, or various University computer sites) for students who have excess credit on their student account. Requests made before 5:00 p.m. on Wednesday will be processed and mailed the following Friday. Financial Aid refunds are available after the aid has been disbursed to the student account.

In the event that a student who is receiving financial assistance from Title IV and/or state funds terminates enrollment (officially or unofficially), before the end of an academic term, appropriate amounts of funding must be returned to the specific Title IV or state program accounts.

Details of this policy are available from the Financial Aid Office located in the Student Services Building, 30 Lovett Avenue.