

# opportunity

WITH FINANCIAL AID



## TWELVE THINGS TO KNOW ABOUT **FINANCIAL AID**



UNIVERSITY  
OF WYOMING  
OFFICE OF STUDENT FINANCIAL AID

in collaboration with  
OUTREACH CREDIT PROGRAMS  
**OUTREACH.UWYO.EDU/OCF**

# TWELVE THINGS TO KNOW ABOUT FINANCIAL AID

## 1 Most Types of Aid Are Available

Financial aid is available to students seeking degrees through UW and may be used by students who meet federal, state and local eligibility requirements. State appropriated scholarships and grants such as the Hathaway Scholarship may be used for outreach credit courses. In addition, Federal Pell Grants, Federal Academic Competitiveness Grants, SMART Grants, Federal Supplemental Educational Opportunity Grants, Federal Stafford Loans and short-term emergency loans are available to eligible students.

## 2 Recipients of Federal Funds Must Have a Declared Degree Objective

To qualify for federal funds students must have been accepted for admission to UW through the UW Admission's Office and have enrolled in a program leading to a UW Bachelor's Degree, Master's Degree, Ph.D., or approved Certificate program.

## 3 Deadlines Should be Observed

Students who apply for financial aid should be aware of the application deadlines. Applicants are responsible for checking with the Office of Student Financial Aid for application details either on-line, by phone or in-person. To receive priority consideration for the maximum available financial aid, applicants should plan to file in early January, prior to the semester in which the aid is to be used. Awards are first made in March for the following academic year and then throughout the year as funds are available. Students must file the Free Application for Federal Student Aid (FAFSA) for maximum financial aid opportunities.

## 4 What If My Financial Circumstances Change?

Should your financial circumstances change after you have filed the FAFSA, you may appeal for consideration of documented changes. An appeal form is available on the Office of Student Financial Aid website at: <http://uwadmnweb.uwyo.edu/sfa/Forms/PDF/Appeal%202009-2010.pdf>.

## 5 Minimum Credit Hour Enrollment Requirements May Vary

The minimum credit hour enrollments required for eligibility for financial aid programs are listed below. Be sure to read 6 below for further information on enrollment.

<b>Federal Pell Grant</b>	12 credit hours per semester for full grant; proportional reduction for fewer hours; minimum of 3 hours per semester; only available to undergraduates, first Bachelors
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<b>Other Federal Aid</b>	Minimum of 6 credits per semester for undergraduates and professional level students; minimum of 4.5 credits per semester for graduate level students
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<b>Short-term Loans from UW</b>	12 credit hours, with limited exceptions
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<b>State-funded Scholarships</b>	12 credit hours per semester for most scholarships but some, e.g. Hathaway, allow a proportional reduction for fewer hours; contact Student Financial Aid for additional information
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<b>Other Scholarships</b>	Since requirements vary widely, check the regulations within your award notification or contact Student Financial Aid for enrollment requirements
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<b>Veteran's Benefits</b>	No minimum; student must be degree-seeking
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**IMPORTANT:** Students are assumed to be full-time when their initial financial aid is determined. If you plan to attend less than full-time in any semester, your aid will be adjusted to reflect your true tuition costs. It is always best to let the Office of Student Financial Aid be aware of your intended enrollment prior to the start of a semester so that accurate amounts of financial aid may be applied to your account.

## 6 Combining Credit Hours from Other Schools to Qualify for Maximum Aid

If you enroll in another school(s) in addition to UW you may be able to combine your enrollment in order to maximize the financial aid that you are eligible to receive. To do this, you must be admitted to each institution from which you will be earning credits and you must complete a Consortium Agreement. A separate Consortium Agreement is required for each term you will enroll in more than one institution and desire federal financial aid and it must be signed by representatives of each school before you may receive aid. If you are receiving your degree from another school, contact its Financial Aid Office for directions and the required forms. If UW is where you will receive your degree, the total of your hours from both institutions may be counted toward your enrollment requirements for financial aid but you must enroll at UW for at least one course in any semester you are seeking assistance. The coursework you take at another school must be transferable to UW and applicable toward the degree program for which you are enrolled. Your cost of attendance that is used to determine your financial aid eligibility will be adjusted to reflect

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by the Wyoming Community Colleges cannot be counted for financial aid hours.

You are urged to complete the Consortium Agreement as early as possible prior to the start of the semester for which you are applying (30 days minimum). You are expected to know and abide by all applicable academic, social and administrative rules, regulations and policies of each institution you will attend. Go to <http://uwadmnweb.uwyo.edu/SFA/Outreach/consortion.asp> for more information. You may download a Consortium Agreement form from UW's Office of Student Financial Aid website at: <http://uwadmnweb.uwyo.edu/sfa/Forms/PDF/Consortium%20agreement.pdf>.

## 7 How Your Tuition Bill is Paid

Financial Aid is disbursed only after official confirmation has been made of your enrollment and no earlier than 10 days prior to the start of classes. The university has financial commitment and payment deadlines that vary each semester. Federal aid and scholarships which are accepted and recorded on a student's UW financial records are considered to be a pending payment until they are disbursed. If you find that you are ineligible for enough financial aid to cover your expenses, you are still obligated to pay your charges. For those students who wish to participate, an institutional payment plan is available in the fall and spring semester. Books and other expenses should be planned for in advance as you may need to buy your books before your financial aid arrives. In some cases, pending financial aid and scholarships may be used to purchase books. For more details on how this is done, contact Student Financial Aid or the UW Bookstore.

Your financial aid may be mailed to you in one or more checks depending on various factors. You will receive the total amount of financial aid less any UW charges. If you owe tuition charges at another school, you are responsible for that payment even if the other institution is willing to defer payment until you receive your aid. UW is not able to send funds to other institutions for your tuition charges there.

If you have accepted a Federal Stafford Loan for the entire academic year, you will receive one disbursement each semester for about half the total of your entire year's borrowed amount (fees up to 4% may be deducted). All first-time borrowers are required to complete an online entrance counseling session before your funds may be released and a check sent to you. When graduating or leaving the program, you will be required to complete an online exit counseling session.

## 8 How Your Coursework at Another School Will be Confirmed

The Host institution(s) (the community colleges or other schools) will inform UW (the Home institution) should you drop or withdraw from coursework. UW will be responsible

for any refund attribution of its own financial aid accounts. A 'Return of Title IV Funds' calculation will be done when a student withdraws from all UW courses, regardless of enrollment status at your Host institution(s). The Host institution(s) will document both the last date of attendance in all its classes and attendance in at least one class period, if requested by UW. Upon completion of a semester in which you enrolled for credit at another school, you must have the other school provide an academic transcript to the UW Admission Office as promptly as possible. Your federal aid for the next semester may be withheld until your full academic record is available and reviewed by the UW Registrar's Office.

## 9 Maintaining Accurate Contact Information

Students are responsible for maintaining accurate contact information (mailing address, email addresses, and phone numbers) for UW. You may update your personal information in WyoWeb on the Student Resources Tab or you may call the Registrar's Office. After your enrollment has been certified and all eligibility requirements have been met, UW will mail your remaining financial aid to you. The checks(s) will be mailed to your mailing address of record.

## 10 Notify the Office of Student Financial Aid of Enrollment Plans

To assist in preparing the correct amount of aid for your financial records, it is recommended that you contact the Office of Student Financial Aid at least one month before the start of each semester to confirm your intended course load if it is less than full-time. Also, if you plan to complete a Consortium Agreement, please let them know your intended course work at the other school(s).

Should you need to withdraw completely from UW, the proceeds of any refund are applied first to the federal financial aid account(s) from which you receive assistance. More information concerning refunds is available in the General Bulletin and the each semester's course listing booklets. Students receiving any kind of financial aid should notify the Office of Student Financial Aid if they withdraw completely from courses.

## 11 Keeping Your Eligibility for Financial Aid

Retention of your federal aid and scholarships from semester to semester involves compliance with different requirements depending upon the source of the program's funding. Since requirements vary widely for scholarship programs, it is recommended that you check the regulations for various scholarships with Student Financial Aid or the scholarship donor.

Federal regulations require the University of Wyoming to establish Satisfactory Academic Progress (SAP) standards for stu-

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receiving federal aid are meeting all three of these minimal standards. The University of Wyoming standards of SAP measure a student's academic performance both qualitatively and quantitatively by reviewing the following areas of performance:

- completion rate for coursework enrolled (which is completion of at least 67% of all credit hours attempted),
- cumulative grade point average (Cum GPA) earned (which is at least 2.0 for undergraduates and 3.0 for graduate students) and
- for undergraduates only, the maximum time frame to complete a degree (which is within 150% of the average number of credit hours for the degree sought – 180 credit hours for a degree requiring 120 credit hours to be earned, etc.

The standards of SAP apply for all federal financial assistance programs including Federal Pell Grants, Federal Academic Competitiveness Grants, Federal SMART Grants, Federal Perkins Loans, Federal Work-Studies, Federal Supplemental Educational Opportunity Grants and Federal Family Education Loans (Stafford and PLUS).

Other Items to consider:

- Financial aid SAP is not the same as academic progress required for graduation.
- Being declared ineligible for financial aid does not mean a student has been academically dismissed from the University of Wyoming.
- Any appeal of ineligibility is good for only one term. Approval of an appeal places the student on "financial aid probation" only for the term the appeal was approved.

- No federal aid may be paid to a student's account for a subsequent term until grades for the probationary period have been reviewed and the student's status determined to be satisfactory.

- Failure to meet the minimum SAP standards after an appeal was approved will place a student in ineligible status once again.

- SAP is measured annually in May at the end of each academic year and all attempted hours, even in terms when a student did not receive federal financial aid, must be included in the review.

Students losing their eligibility for federal financial aid may appeal their situation. A SAP Appeal Form is available on the Office of Student Financial Aid website: [http://uwadmnweb.uwyo.edu/sfa/Forms/PDF/SAP\\_APPEAL.pdf](http://uwadmnweb.uwyo.edu/sfa/Forms/PDF/SAP_APPEAL.pdf). In appealing, students must explain and document mitigating circumstances that have placed their financial aid in jeopardy.

## 12 In-School Loan Deferment Provisions May Vary

If you have an unpaid balance on previously received federal educational loans (Federal Perkins Loan and Federal Stafford/Direct Loan), your loan may be deferred based on a half time enrollment (6 credits per semester for undergraduate, Pharmacy and Law students; 4.5 credits per semester for graduate students). Your enrollment information at UW is sent to the National Clearinghouse where your student loan information is stored.

To Ask About:	Contact:	Phone:	Fax:
Eligibility for Financial Aid	Office of Student Financial Aid	(307) 766-2118	(307) 766-3800
When/Where Your Aid Check Was Mailed	Accounts Receivable Office	(307) 766-6232	(307) 766-3633
Admission to UW	Undergraduate Admissions Office	(307) 766-5160 or (800) DIAL-WYO	(307)733-4042
Outreach Credit Programs	Outreach School	(307) 766-4300 or (800) 448-7801	(307) 766-4048
Address Changes	Office of the Registrar	(307) 766-5272	(307) 766-3960
Emergency Loans	Student Financial Operations	(307) 766-3214	(307) 766-3633
Academic Advising	Outreach or CACS	(800) 448-7801 or (307) 766-2398	(307) 268-2416
Veteran's Benefits	Student Financial Aid Office	(307) 766-3015 or (307) 766-3016	(307) 766-3800
Graduate School	Dean's Office	(307) 766-2287	(307) 766-2374

UNIVERSITY OF WYOMING OFFICE OF STUDENT FINANCIAL AID

Dept. 3335, 1000 East University Avenue Laramie, WY 82071

307-766-2116 (phone) • 307-766-3800 (FAX) • 307-766-3635 (TDD) • [finaid@uwyo.edu](mailto:finaid@uwyo.edu)