

Student Financial Aid

For more detailed and up-to-date information please visit the Financial Aid website: www.byui.edu/FinancialAid

BYU-Idaho offers Federal Government Aid and University Aid to help assist students in financing their education.

FEDERAL AID

A Federal Pell Grant is awarded by the U.S. Department of Education on the basis of financial need. Pell Grants are based on the cost of education, length of the enrollment period, and number of credits a student carries. The student does not have to be enrolled full-time to qualify for a Pell Grant award. The student must be an undergraduate who does not already have a bachelor's degree. Pell Grants do not have to be repaid.

An **Academic Competitiveness Grant** (AC Grant) is awarded by the U.S. Department of Education for first year and second year students who have graduated from high school after January 1, 2005.

The AC Grant is in addition to the student's Pell Grant award. An AC Grant will provide up to \$750 for the first year of undergraduate study and up to \$1300 for the second year of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Additionally, the student must be a U.S. citizen. To receive a Second year award, a student must have a cumulative grade point average (GPA) of at least 3.0 at the end of their first (Freshman) year.

No separate applications are required for this grant. Students who feel they qualify for this grant should ensure that a final high school transcript has been submitted to the Financial Aid Office for evaluation. If eligible, the student will be awarded automatically.

A **National Science and Mathematics Access to Retain Talent-Grant** (SMART Grant) is available during the third and fourth years of undergraduate study to full-time students who are eligible for the Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security. The student must also maintain a cumulative grade point average (GPA) of at least 3.0. The SMART Grant award is in addition to the student's Pell Grant award.

A SMART Grant will provide up to \$4000 for each of the third and fourth years of undergraduate study to full-time students who are eligible for a Federal Pell Grant. SMART Grants are based on financial need, citizenship, enrollment in a four-year degree-granting institution, and majoring in specific majors defined by the U.S. Department of Education. No separate applications are required for this grant. Brigham Young University–Idaho will evaluate each student for eligibility. If eligible, the student will be awarded automatically.

The LEAP Grant is a state administered program that gives additional aid to students with need. These awards do not require an application. Students that are eligible will be awarded automatically.

The Subsidized Federal Stafford Loan is need-based. Principal and interest payments are postponed while the student is enrolled in school at least half-time, and during the six-month grace period after graduation or ceasing to attend school. During this time the federal government pays the interest for the student. To apply, see "How to Apply for a Federal Student Loan" below.

The **Unsubsidized Federal Stafford Loan** is not need-based. Students may qualify for this program as long as their educational costs exceed the amount of financial assistance awarded. Monthly principal payments are postponed while the student is enrolled in school at least half-time and during the six-month grace period after graduating or ceasing to attend school. The student is responsible for paying the interest that accrues on the loan during this period by either

making interest payments or requesting that the lender add the accrued interest to the principle balance at the time of repayment. The latter option is called capitalization and increases the total amount the student will repay. To apply, see "How to Apply for a Federal Student Loan" below.

A **Parent Loan for Undergraduate Students (PLUS)** is available for parents of dependent undergraduate students. The amount borrowed by the parent may not exceed the cost of attendance less other financial assistance the student has been or will be awarded during the period of enrollment. Contact the Financial Aid Office to determine eligibility for individual loan amounts.

Idaho Promise Scholarship

No application is necessary. All eligible students attending BYU–Idaho will receive this scholarship.

To see the requirements for this scholarship, a student can visit the Idaho Promise Scholarship website: www.boardofed.idaho.gov/scholarships/index.asp

Veterans Benefits

First time students receiving Veterans Education Benefits must contact the Financial Aid Office to establish eligibility. Continuing students must notify the Financial Aid Office regarding enrollment at the beginning of every semester or term they plan to attend so BYU–Idaho can certify the student. Students receiving VA benefits can only be paid for those classes that apply toward graduation.

If a student changes his/her major, status, or enrollment after certification, there are additional forms that need to be completed. Please contact the Financial Aid Office for more information about these forms.

How to Apply for Federal Student Aid

All students applying for federal student aid should first complete a Free Application for Federal Student Aid (FAFSA) to determine eligibility. To apply, a student can follow the steps on the BYU-Idaho Financial Aid website at: www.byui.edu/FinancialAid/apply.htm. The FAFSA will require information from the student's Federal tax form and possibly the student's parents' Federal tax form. Other information such as number of individuals in the household, number attending college, savings accounts, assets, etc., will need to be reported. If a student or parent has questions, it is strongly recommended that he/she contact the Financial Aid Office at (208) 496-1015, where Financial Aid Specialists are available to help with the application process. After the student's FAFSA has been sent to the U.S. Department of Education, a Student Aid Report (SAR) will be sent to the student, usually within three to four business days. This same Student Aid Report is sent electronically to Brigham Young University–Idaho to determine the types of aid for which the student is eligible.

General Eligibility for Federal Student Aid In general, a financial aid recipient must meet the following eligibility standards:

1. Have a high school diploma, G.E.D. certificate, or an equivalency certificate issued by the state.
2. Be admitted and enrolled as a degree-seeking student.
3. Be a U.S. citizen or an eligible non-citizen.
4. Be making satisfactory academic progress as defined in the Policy of Satisfactory Academic Progress.
5. Not owe a repayment on any federal grant or not be in default on any federal loans received for attendance at any school.
6. If required, a male student must be registered with Selective Service.
7. Must have a valid Social Security Number.

How to Apply for a Federal Student Loan

The student must first complete the FAFSA. After completion of the FAFSA, students are required to fill out a Financial Aid Projection Form (FAP). Be sure to answer, “Yes” to the question on the FAP which asks, “Are you interested in student loans?” If the student answers “Yes” to this question, he/she will automatically be sent loan information within a few weeks after submitting the FAFSA and FAP. If the student answered “No” but decides later to obtain a loan, he/she must complete a new FAP to start the loan process.

Return of Title IV Funds

Institutions are required to determine the percentage of Title IV aid “earned” by the student and to return the unearned portion to the appropriate aid program. This percentage is determined by the percentage of the enrollment period completed by the student. The return of funds policy follows these steps.

- Determine the percentage of the enrollment period completed by the student. Days Attended divided by Days in Enrollment Period = Percentage Completed. If the calculated percentage exceeds 60%, the student has “earned” all Title IV aid for the enrollment period.
- Apply the percentage completed to the Title IV aid awarded to determine the student’s eligibility for aid prior to the withdrawal. Total Aid Awarded x Percentage Completed = Earned Aid
- Determine the amount of unearned aid. Total Aid Awarded - Earned Aid = Unearned Aid.
- Determine the amount of unearned charges. Total Institutional Charges x Percentage of Unearned Title IV Aid = Unearned Charges.
- Return the Lesser of Unearned Aid or Unearned Charges, based on the type of aid disbursed, in the following order:
 1. Federal Unsubsidized Stafford Loan
 2. Federal Subsidized Stafford Loan
 3. Federal PLUS (Parent) Loan
 4. Federal Pell Grant
 5. Academic Competitiveness Grant
 6. SMART Grant

Deadlines for Federal Student Aid

Priority Deadline

In order to award a student’s money on time, the Brigham Young University–Idaho Financial Aid Office would prefer the SAR information, loan request, and all other required documents to be turned in at least two to three months prior to the date a student will attend Brigham Young University–Idaho. Students not meeting the BYU–Idaho preferred deadline will not be denied aid; however, funding may not be available until later in the school year. The Financial Aid Office will not be responsible for any late fees if this deadline is not met.

Mandatory Deadline

Free Application for Federal Student Aid (FAFSA)

The federal processor will not accept any FAFSA after June 30, 2009. Students should start their FAFSA no later than one month before their last day of attendance.

Student Aid Report (SAR)

Brigham Young University–Idaho must receive a valid SAR electronically by the student’s last day of enrollment for the academic year.

Student Loans

Student loans must be certified by a student’s last day of enrollment at Brigham Young University–Idaho for the academic year.

Verification

If selected, the verification process must be completed within 110 days after the student’s last day of enrollment or September 15, 2009, whichever is earlier. Again, it is best to turn in all documents no later than one month before the last date of enrollment.

The most important thing to remember is NOT to procrastinate! It is the student’s responsibility to be aware of all deadlines.

For more details and up-to-date information on deadlines, visit the Financial Aid website or contact the BYU-Idaho Financial Aid Office.

Financial Aid Determination Date

Pell Grants, Academic Competitive Grants, and SMART Grants will be based on the number of credits you are registered for at the end of the 21st day of the semester. This is the FINANCIAL AID DETERMINATION DATE (formerly called the Census Date). Grants will be recalculated for adding or dropping classes through the end of the Financial Aid Determination Date. You may owe a repayment to your grant(s), owe additional tuition, and/or receive additional grant(s). You must be half-time to be eligible for your student loan.

If you have LOANS and/or GRANTS and you completely withdraw by the Financial Aid Determination Date, all aid will be cancelled and you will be required to return all funds. If BYU–Idaho received a valid Student Aid Report (SAR) after the Financial Aid Determination Date, your grant(s) will be based on enrollment as of the day your financial aid application is processed.

UNIVERSITY AID

BYU-Idaho offers scholarships and grants to help finance a student’s education. Scholarships are based on merit and grants are based on financial need. Some of these funds below will require the student to complete an application. To apply, a student must go to www.byui.edu/financialaid/scholarships/apply.htm. All scholarship recipients must be enrolled in at least 14 credits.

Award of Excellence Scholarship

This New Freshmen Scholarship is based on a combination of Academics (GPA, AP/IB classes if applicable, ACT or SAT), Leadership, Service, Out-of-Class Activities, Essays, Church, and Seminary. Each new freshman applying to Brigham Young University-Idaho will be considered for this scholarship. No scholarship application is required as students’ information is gleaned from the admissions application. These scholarships range from full LDS tuition plus \$250 for books for two semesters to quarter tuition for two semesters. International students are not eligible for this award.

Continuing /Transfer Student Academic Awards

Awards vary up to full tuition for two semesters. Academic performance is considered and reviewed by the Scholarship Committee. To be considered, students must have 30 semester credits completed. No application is needed. These awards are based upon cumulative GPA and credits earned.

Departmental Awards/Talent Awards

These awards recognize outstanding achievement in a particular discipline. They are available from several departments in varying amounts. These awards require application materials obtained by contacting the individual departments. Contact information for each department is found on the BYU-Idaho website.

University Grants

Limited private grant funds are available. These grants are awarded to students with substantial need or extenuating circumstances. Students must complete the FAFSA before they complete the BYU-Idaho Grant application. Go to our website to apply.

University Scholarships

These scholarships are used to supplement the regular scholarship program and help admitted students who might not otherwise qualify for assistance. Go to our website to apply.

Heber J. Grant Program

The Heber J. Grant Program offers a scholarship for students who have shown merit through overcoming difficult circumstances in preparing themselves for higher education. Other meritorious acts such as participation in leadership or service activities will be considered.

Those who have overcome disadvantaged backgrounds are encouraged to apply for this two-semester scholarship. The following will be considered:

- Your family income has been low over time
- Your parents did not attend college
- You were raised in a single parent home
- Your parents are not active members of The Church of Jesus Christ of Latter-day Saints
- You were raised in an area where few attended college
- You have overcome other long-term disadvantages

Students may reapply for this scholarship during the second semester of receiving the award. To find out more information about the Heber J. Grant Program including how to apply for the scholarship go to: www.byui.edu/heberjgrant.

University Aid Deadlines

Be aware that all university scholarships have deadlines; specific deadlines can be found on the student financial aid website. These deadlines do not apply to university grants; however, students are encouraged to apply early.

Contact Information

Financial Aid Office
100 Kimball Building
Brigham Young University–Idaho
Rexburg, ID 83460-1610
(208) 496-1015
www.byui.edu/FinancialAid

STUDENT EMPLOYMENT

On-campus student jobs are available each semester and also during the summer session. Job opportunities can be found online at www.byui.edu/studentemployment. The student employment Web page is a valuable tool for those wanting to work on campus. It contains information about the job application process, required identification, wages and other frequently asked questions.

Additional job opportunities for students can be found off campus in Rexburg, Idaho Falls and surrounding communities.

Requirements to Work on Campus

Students are eligible for on-campus employment if they are taking 12 credits or more (or an equivalent credit load per block). Students are limited to work a maximum of 20 hours per week on campus while school is in session.

Job Application Procedures

Students should follow the application instructions located at the bottom of each job posting. Resumes are required for most jobs and students are encouraged to dress professionally when applying for jobs.

Employment Paperwork

Federal government regulations require proof of identity and eligibility to work in the United States. **All documents must be original.** Laminated cards, copies and faxes are not acceptable. For a complete list of appropriate I.D., visit the employment Web site listed above.

Student employment questions can be directed to the Human Resources office located in Kimball 240, phone 496-2170 or at humanresources@byui.edu.

HOUSING

The goal of Brigham Young University–Idaho Housing is to provide all students with safe and appropriate housing, a peaceful environment, and adequate supervision. All single students under the age of 30 must live at home with parents or in approved housing that is limited either to the Brigham Young University–Idaho on-campus residence halls or units on the Brigham Young University–Idaho approved off-campus housing list.

The University has established a standard housing contract for all single students on or off campus. Each housing complex may have different housing rules and fee structures. All students on or off campus abide by the BYU–Idaho honor code.

On-Campus Housing

The Brigham Young University–Idaho on-campus apartments and residence halls are located on the campus. Parking and utilities are provided with these facilities. Each apartment has a telephone from which local calls may be made without charge. Long distance calling cards are available through the Accounting Office.

Reservations for on-campus housing are made on a first-come-first serve basis. Check our web site for contract options and costs.

The application payment for first-time applicants is \$175 and should be sent with the student's name, I-number, semester(s) attending, home address, and phone number to:

Brigham Young University–Idaho Housing Office
Kimball 196
Rexburg, ID 83460-1645
(208) 496-1045

For online applications see <http://www.byui.edu/housing>

On-Campus Cooking Style

Four residents share the cost of food, do their own cooking, and furnish their own dishes and cooking utensils. Dishwasher & microwave are provided in a furnished two-bedroom, carpeted apartment. A lofted bed with desk and dresser is provided for each resident. Housing is available winter, spring, and fall.