

Invest in Changemaking

SCHOLARSHIPS AND FINANCIAL AID



At the University of San Diego, we know that the cost of a private education can be daunting, but it is one of the most important investments a family will make. We are committed to providing our students with the financial assistance they need to make the USD experience affordable. From merit scholarships to money management workshops, we provide our students with the resources and education they need to understand and manage their financial obligations.

ESTIMATED COST OF ATTENDANCE 2014-2015

Tuition	\$42,330
Average Room and Board	\$11,910
Mandatory Fees	\$578
Books and Supplies	\$1,752
Total	\$56,570

SCHOLARSHIPS

USD offers a variety of institutional scholarship opportunities, and we encourage students to consider these options when applying. Most scholarships will require that students apply before receiving their admission decision. Completion of the FAFSA may also be required for some. *International students are eligible to receive merit and athletic scholarships only.*

The scholarship search does not end with high school graduation. Additional endowment and departmental scholarships are available to students at each stage of their USD journey. We recommend that students explore these opportunities throughout their years of study, either on their own or with the help of a USD financial aid counselor.



The search for outside scholarships continues to pay off for USD students. During the 2013-2014 academic year, they received more than \$5.49 million, which in most cases replaced loans.

Merit Scholarships: (first-year applicants only)

- Award amount: \$10,000 to \$25,000
- First-year applicants are automatically considered for a merit scholarship upon applying to USD. Awards are given to the top 35 percent of admitted students, as determined by applicants' high school GPA and SAT/ACT score.
- International applicants must submit official ACT or SAT scores to be considered.
- Transfer applicants are not eligible.

Athletic Scholarships:

- Award amounts vary.
 - All USD NCAA Division I sports offer scholarship opportunities except football and men's crew.
- www.usdtoreros.com

Catholic Education Scholarship: (first-year applicants only)

- Award amount: \$2,000
- Automatically awarded to students who graduate from a Catholic high school
- Transfer applicants are not eligible.

Changemaker Scholarship:

- Award amount: up to \$5,000
- Financial need is taken into account. The FAFSA must be submitted for consideration.
- Application deadline: Oct. 31
- Contact: Juan Carlos Rivas (jcrivass@san-diego.edu)

NROTC Scholarships:

- Award amount: Full tuition
- Contact: Lt. John Ferrara (johnferrara@san-diego.edu)

MUSIC SCHOLARSHIPS

Choral Scholars:

- Award amount: \$10,000
 - Number of scholarships per year: Approximately 4
 - Application deadline: Feb. 1
 - Contact: Emilie Amrein, PhD (amrein@san-diego.edu)
- www.sandiego.edu/choralscholars

Music Endowment Scholarship:

- Award amount: \$4,000 to \$15,000
- Number of scholarships per year: 2 to 4
- Application deadline: March 1
- Contact: Ron Shaheen, PhD (rshaheen@san-diego.edu)

Adams/Hughes Music Scholarship:

- Award amount: \$3,500
- Number of scholarships per year: 1
- Application deadline: March 1
- Contact: Ron Shaheen, PhD (rshaheen@san-diego.edu)

Anne Catherine Swanke Memorial Scholarship:

- Award amount: \$2,000 to \$4,000
- Number of scholarships per year: 1 to 2
- Contact: David Harnish, PhD (dharnish@san-diego.edu)

USD Music Scholarships:

- Award Amount: \$540 to \$4,000
 - Number of scholarships per year: 1 to 6
 - Contact: Ron Shaheen, PhD (rshaheen@san-diego.edu)
- www.sandiego.edu/cas/music/scholarships



FINANCIAL AID



Thanks to the exemplary repayment record of Torero alumni, USD's loan default rate of 2 percent is one of the lowest in the nation!

THE NUMBERS

- Tuition: \$42,330
- Average room and board: \$11,910
- Students receiving financial assistance: 73 percent
- Total financial assistance awarded (2013-2014): \$142.1 million
- Breakdown of financial assistance (by aid type):
 - 79 percent scholarships and grants
 - 20 percent loans (not including parent loans)
 - 1 percent on-campus part-time employment
- Average student loan debt upon graduation: \$29,115
- Average starting salary of graduates: \$47,672
- Students receiving a job offer within three months of graduation: 90 percent

Who receives financial aid?

For 2013-2014, 73 percent of USD undergraduate students received some form of financial assistance. \$142.1 million was provided in aid, including over \$26.2 million in Parent PLUS loans. Students must be U.S. citizens or permanent residents in order to qualify for financial aid.

How is financial aid awarded?

Financial need is determined by the information provided in the FAFSA. Students who qualify for financial aid will receive a combination of aid from various sources, including federal, state, university and private donors. Federal and state funds are applied to a student's determined need first. Institutional scholarships, grants and loans are then applied to satisfy a proportion of the remaining need. The amount of institutional scholarships and grants awarded is based on the student's academic profile.

Can I study abroad with financial aid?

Studying abroad plays a prominent role in USD's campus culture, and many of our students rely upon financial aid to make their international experiences possible. Institutional aid may only be applied toward one semester abroad; however, federal aid and most outside scholarships may also be utilized. Institutional aid may only be applied toward one of our 80 USD-related study abroad programs.

www.sandiego.edu/studyabroad

TYPES OF INSTITUTIONAL AID

USD Grant/USD Scholarship: The USD Office of Financial Aid determines a student's financial need for USD institutional funds based on the FAFSA and any other required documents. After federal and state grants are subtracted from the student's documented need, a proportion of the remaining need is given in USD scholarships or grants. The proportion is based on the academic profile of the student as determined by the Office of Admissions.

USD Trust Loan is funded by donors and carries no interest. Recipients must be undergraduates who have graduated from California high schools and who have high financial need beyond their Federal Direct Subsidized Loan eligibility.

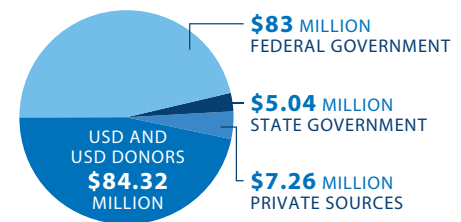
71 percent of recent graduates have an average student loan debt of less than \$30,000.

- Average student loan debt upon graduation: \$29,115

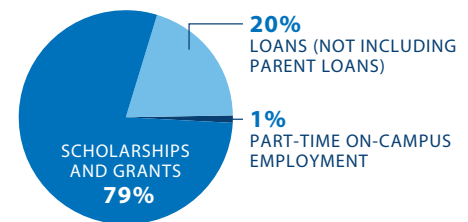
SAMPLE FINANCIAL AID AWARD

<i>Financial Aid Award</i>				
Fund	Status	Fall	Spring	Total
Trustee Scholarship	Accepted	\$7,500	\$7,500	\$15,000
Cal Grant A	Accepted	\$4,542	\$6,096	\$9,084
USD Scholarship	Accepted	\$5,029	\$3,475	\$10,058
Federal Work-Study	Accepted	\$1,500	\$1,500	\$3,000
USD Trust Loan	Offered	\$1,000	\$1,000	\$2,000
Fed Direct Subsidized Loan	Offered	\$1,750	\$1,750	\$3,500
Parent PLUS Loan	Offered	\$6,964	\$6,964	\$13,928
Total		\$28,285	\$28,285	\$56,570

2013-2014 SOURCES OF FINANCIAL AID



2013-2014 BREAKDOWN OF INSTITUTIONAL AID BY TYPE



USD Priority FAFSA Deadline: **March 2**

TYPES OF FEDERAL AID

The **Pell Grant** is determined by the amount of a student's federal Estimated Family Contribution (EFC) and the level of funding appropriated by Congress. The annual maximum amount was \$5,645 for the 2013-2014 academic year.

The **SEOG** (Supplemental Educational Opportunity Grant) is limited to Pell Grant recipients. The amount of Federal SEOG is determined by the level of funding appropriated by Congress. Award amounts vary.

Federal Work-Study (FWS) is limited to funds appropriated by Congress and is reserved for students with high financial need. Students may generally earn up to \$3,000 under this program during an academic year. Actual earnings will depend upon the total hours the student works.

California Dream Act: Students qualifying for permanent resident status through the California Dream Act are eligible to receive financial aid at USD.
<https://dream.csac.ca.gov>

Post 9/11 GI Bill and Yellow Ribbon Program: Students who are eligible for the Veteran's Administration (VA) Post 9/11 GI Bill work closely with the Campus Certifying Official to have enrollment certified at USD and communicated to the Veteran's Administration. USD also participates in the Yellow Ribbon Scholarship Program for any students who have been deemed eligible by the VA. Once the student's enrollment has been certified by the Registrar's Office to the VA, the Office of Financial Aid will be informed of the type and amount of VA Post 9/11 and/or Yellow Ribbon benefits the student will receive.

Perkins Loans are funded by repayments made by former USD students. The loan funds are made available to priority applicants with exceptional financial need. The Perkins Loan has a 5 percent interest rate; the interest on the loan is deferred while the student is enrolled in school.

Direct Subsidized Loan: The average USD undergraduate loan for the 2013-2014 academic year was \$4,298. The government pays the interest that accrues on the loan while the student is in school.

Direct Unsubsidized Loan: The average USD undergraduate loan for the 2013-2014 academic year was \$3,625. The student is responsible for paying interest while in school and during the life of the loan.

The **Parent PLUS Loan** is available to parents of undergraduate students to help finance the student's education. Parents may borrow up to the full cost of the student's education, less the amount of other financial aid received. If a PLUS loan application is denied, a student may be eligible to receive up to \$4,000 or \$5,000 in additional unsubsidized loans.

CAL GRANT FOR CALIFORNIA RESIDENTS

California high school graduates may also be eligible to receive a Cal Grant, which amounts to \$9,084 annually and may be applied toward tuition at USD. To qualify, a student must meet specific academic, financial and eligibility requirements.
www.calgrants.org

IMPORTANT STEPS

✓ Complete the Free Application for Federal Student Aid (FAFSA) by March 2.

- Students should not wait to be admitted to USD before applying for financial aid, as it is important that the priority deadline be met. After a student has been offered admission, his or her FAFSA will be processed and reviewed.
- Before completing the FAFSA, it is recommended that students and parents of dependent students first obtain a Personal Identification Number (PIN) at www.pin.ed.gov. This allows for an electronic signature, rather than having to print and mail a separate signature page.
- Add USD's financial aid code (010395) to your FAFSA.
- Students wishing to be considered for Federal Work-Study assignments must indicate their interest on the FAFSA.
- California students should also submit the Cal Grant GPA Verification Forms to be considered for state funds. These forms are due by March 2.

✓ Visit www.sandiego.edu/financialaid, to learn about USD's financial procedures, opportunities and scholarships.

✓ Once admitted to USD, log in to the MySanDiego portal to review your financial aid award. Awards will typically be available within two weeks of receiving admission.

✓ Address any requests for additional information in a timely manner to avoid losing financial aid.

Financial aid awards are considered estimates until all requested information has been received and reviewed by the Office of Financial Aid.

The FAFSA is required in order to be considered for need-based financial aid.

The university encourages all families to complete the FAFSA regardless of household income.



HELPFUL LINKS:

USD Aid: www.sandiego.edu/AffordingUSD

Federal Aid: www.fafsa.gov

CA State Aid: www.calgrants.org

Deadline for all financial aid: March 2

USD FAFSA code: 010395

OFFICE OF FINANCIAL AID

usdofas@sandiego.edu

(619) 260-2700

UNDERGRADUATE ADMISSIONS

admissions@sandiego.edu

(619) 260-4506

Admissions
Applications due
Dec. 15, 2014!

#BecomeATorero

www.sandiego.edu/BecomeATorero

