



UNDERSTANDING YOUR *FINANCIAL AID OFFER* for 2023-2024

The USD Office of Financial Aid (OFA) is pleased to provide your *Financial Aid Offer*. This assistance is being offered to help you with the cost of attending the University of San Diego. Financial aid funds are provided by federal and state governments, USD, and private donors, and are made available in the form of scholarships, grants, employment, and long term, low interest, or no interest loans.

Students who complete their Financial Aid Application ([FAFSA](#), [CA Dream Act Application](#), or [USD Dream Act Application](#)) by the priority deadline will be considered for **all** types of financial aid at USD that they may be eligible for. Financial aid is not automatically renewed and you will need to reapply each year. Application information for the following academic year becomes available in October. Check the [USD OFA web site](#) or the [MySanDiego portal](#) for priority deadlines. Your Financial Aid Offer may vary from year to year depending on your financial circumstances, academic standing, and available funding; however, maximum eligibility for USD funded scholarships and grants is limited to the amount received by a student in their entering year.

We hope you enjoy a year of accomplishment as you progress toward your educational goals. We look forward to assisting you in any way we can.

Kellie Nehring
Director of Financial Aid

THE IMPORTANT STEPS YOU NEED TO COMPLETE

1. **READ** this “Understanding Your *Financial Aid Offer*,” including:
 - WHAT TYPES OF AID ARE AVAILABLE?
 - TERMS AND CONDITIONS
 - HOW DOES MY FINANCIAL AID HELP ME WITH MY USD CHARGES?
 - FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT
 - SATISFACTORY ACADEMIC PROGRESS POLICY
2. **REVIEW** the financial aid offered to you and read the Messages and Instructions in the MySanDiego portal.
3. **CHECK FOR ACCURACY:** Name, Address, Student ID number, Number of Units, and Residency Status. Notify the OFA of any changes in writing. Your Financial Aid will not credit to your account if the Units and Residency Status do not match with the Registrar’s Office, Student Accounts, and/or the Housing Office.
4. **ACCEPT or DECLINE THE FINANCIAL AID OFFERED ONLINE.** Log in to the MySanDiego web portal and click on the link in the *Financial Aid Award portlet* that says “**Financial Aid Award**” to view, accept, or decline the aid offered to you. Once an award shows an accepted or declined status, you cannot change it on line.

Note: Prospective undergradaute students may accept the funds made available on the Financial Aid Award, or wait until they have made their deposit no later than May 1, 2023.

Important: This Financial Aid Offer is an estimate. It will be finalized after you provide the required documentation.

5. **COMPLETE the Necessary Forms/Processes.** Loans, Federal Work-Study, the USD Grant, Cal Grant, and College Work Opportunity may require the completion of additional forms or processes. Complete the worksheet, “How Does My Financial Aid Help Me With My USD Charges?” (worksheet included) to assist you in determining the loans for which you will need to apply . **NOTE:** Loan funds are generally released in two equal disbursements: Fall and Spring. **Please accept the full amount you will need for the entire academic year.**
6. **COMPLETE the *Student Information Release Authorizat*on:** Pursuant to the Family Educational Rights and Privacy Act (FERPA), a [signed Authorization](#) must be completed on the Registrar website before your financial aid information may be discussed with anyone else, including your parents, siblings, and/or spouse. You will only need to complete this form once while enrolled at USD unless you wish to change your authorization. Additional information about FERPA is provided later in this document.

WHAT TYPES OF AID ARE AVAILABLE?

SCHOLARSHIPS AND GRANTS

Scholarships and grants do not have to be repaid. Eligibility for USD's Merit Scholarships is based on academic factors and the student's potential to contribute to USD as determined by the Office of Undergraduate Admissions or individual Graduate Departments. Eligibility for a USD Grant or Graduate Grant depends on these factors as well as the financial information provided on your Financial Aid Application. Only first-year applicants are considered for Undergraduate Merit scholarships.

STUDENT LOANS

Loans must be repaid; however, provisions allow students to postpone repayment until they have completed their education, drop below half time enrollment, or withdraw. Repayment is generally made according to an installment schedule and students who borrow several federal loans may have an opportunity to consolidate their loans. The interest rate, terms of repayment, and grace period of each loan may differ. Please review the information provided in the MySanDiego portal carefully.

PARENT LOAN

The Parent *PLUS* loan allows parents to assist their dependent students in meeting their educational expenses. While repayment generally begins 60 days after receipt of the second loan disbursement, parents have the option to defer repayment until their student graduates and the interest rate is comparatively low.

STUDENT EMPLOYMENT

Part-time student employment offers USD students the opportunity to help meet educational expenses while gaining valuable work experience. Federal Work Study (FWS) and College Work Opportunity (CWO) may be offered to students with documented need; however, there are over 400 other campus jobs as well as many off-campus jobs available in the San Diego community for students who would like to work. Contact the Student Employment Center at (619) 260-4801; usdsec@sandiego.edu; or in the Hughes Center, Room 313, for more information.

**USD FINANCIAL AID OFFER
TERMS AND CONDITIONS**

- A. REGARDING YOUR *FINANCIAL AID OFFER*:** Your *Offer* is based on the documented financial information currently on file at the USD Office of Financial Aid (OFA). Information regarding how this information was used to determine your eligibility for the assistance offered can be found in the ***Guide to Financial Aid Consumer Information at USD*** available on the [OFA Web site](#). If you believe your *Offer* is based on incorrect information, you may submit a written appeal for a reevaluation. Please provide any supporting documentation you may have available. **Regardless of the amount of financial aid you accept, you are expected to bring sufficient resources each semester for immediate expenses such as books, supplies, and personal necessities.**
- B. YOU MUST INFORM THE OFFICE OF FINANCIAL AID IF THE FOLLOWING CONDITIONS APPLY TO YOU:**
1. **Any change in ENROLLMENT or RESIDENCE:** You may not be permitted to complete your registration and/or your financial aid may be revised if you do not enroll for the number of units or reside as indicated in the email notifying you of your Offer. All changes must be submitted via the [Change of Status eForm](#).
 2. **Leave of Absence or Withdrawal:** You must follow the official withdrawal procedures if you leave the University for any reason. Financial Aid Offers for students withdrawing or taking a Leave of Absence from USD before the end of the term will be adjusted in accordance with the policies of the University and the Federal Government.
 3. **Increase in Resources:** If you receive any additional resources, including outside/private scholarships for the term (i.e., scholarships for which you have applied directly to a donor), you are obligated to inform the OFA so your financial aid eligibility may be adjusted in accordance with institutional, federal, state, or donor requirements. **Note:** When possible, outside scholarships are used to reduce loan(s) or work in the financial aid offer (i.e., if not prohibited by the donor criteria or restricted by the limits of documented need). Cal Grants, Pell Grants, Supplemental Education Opportunity Grants, and USD Merit Scholarships are not considered outside/private scholarships and will be taken into account before eligibility for USD Scholarships and Grants is determined.
- C. GENERAL CONDITIONS OF FINANCIAL ASSISTANCE:**
1. **USD RESERVES THE RIGHT TO REVISE YOUR *FINANCIAL AID OFFER*.** Modifications of this *Offer* may be required by reductions in state, federal, institutional, or other funding, receipt of additional aid, including Cal Grants or other state or federal aid, corrections or changes in the data reported to USD by parents and/or students (i.e., verification of income upon receipt of tax information), or unintended error.
 2. It may be necessary for the OFA to alter the types of assistance you have been offered so that the funds in each program may be fully utilized by qualified students.
 3. USD funded scholarships and grants, as well as some other University funds, may only be used for USD tuition, fees, and on-campus room and board and are not receivable in a refund. **Maximum eligibility for USD funded grants is limited to the amount received by the student in their entering year.**
 4. While some financial aid credits directly against your USD charges, some aid requires completion of additional forms or processes. If this aid is necessary to complete your payment

to USD, you must complete and submit the required forms and/or processes prior to the published fee payment date. If you do not, your aid may be cancelled; you may be subject to late fees and/or you may have an unpaid balance.

5. If you fail to maintain [*SATISFACTORY ACADEMIC PROGRESS*](#) (policy included) toward your degree, it will be cause for denial of future financial aid.
6. Some financial aid programs are designed to assist you for no more than 4 years of full time undergraduate enrollment. You should plan your academic program with this in mind. Engineering students are allowed 5 years.
7. **YOU MUST REAPPLY FOR FINANCIAL AID EACH ACADEMIC YEAR.** Check the [USD OFA Web site](#) for priority deadlines.

USD Financial Aid Worksheet

(For your use only... Do not return this worksheet to the Office of Financial Aid)

This worksheet is included to help you understand your financial aid and to assist you in estimating any additional amount you may need to pay. Use the **Undergraduate** or **Graduate** instructions to estimate your charges. Enter these figures on the worksheet below and then subtract the financial aid you have been offered. This will give you an estimate of the difference you will need to pay or the amount to be refunded to you each semester.

	Fall 2023	Spring 2024
1. Tuition +		
2. Fees +		
3. On-Campus Room/Board +		
TOTAL USD CHARGES =		
4. Estimated Assistance from Grants/Scholarships -		
Estimated Assistance from Loans -		
5. Difference =		

2023-2024 Tuition, Fees, Room & Board Rates

UNDERGRADUATE STUDENTS

1. **Tuition:**

- 12-18 Units: \$27,845 per semester
- The cost of each unit below 12 or over 18 is \$1,920

2. **Fees:**

- Associated Student Body Fee: \$130 per semester for 12-18 units, \$47 for 7-11.5 units, \$10 for 3-6.5 units
- Health Services Fee: \$170 per semester
- Student Life Pavilion Fee: \$70 per semester (Full time enrollment), \$35 per semester (Part-time enrollment)
- Media Fee: \$7 per semester (Full Time enrollment)

3. **On-Campus Housing & Food:**

\$9,397 per semester (approximate) based on double occupancy and the Torero 9 Meal Plan. Specific costs may vary depending on your room assignment and meal plan selection

GRADUATE AND CREDENTIAL STUDENTS

1. **Tuition per Unit – Master’s Programs**

Arts & Sciences: \$1,555
School of Business: \$1,565
School of Leadership & Ed. Sciences: \$1,602
School of Nursing: \$1,690
School of Peace and Justice: \$1,296

Tuition per Unit – Doctoral Programs

School of Leadership & Ed. Sciences: \$1,648
School of Nursing: \$1,730

2. **Fees:**

- Graduate Student Association Fee: \$32 per semester (7 or more units), \$21 per semester (3-6.5 units), \$11 per semester (0.5-3 units)
- Health Services Fee: \$170 per semester
- Student Life Pavilion Fee: \$35 per semester

For complete information on room and meal plan rates please visit [Student Financial Services](#).

Review your *Financial Aid Award* in the MySanDiego portal to calculate the amount of financial aid you will receive each semester (do not include FWS or CWO). Subtract that amount from your Tuition, Fees, USD Health Insurance (and Housing and Food) charges. This is the estimated amount you will need to pay toward your bill, or, if your financial aid exceeds your charges, the amount that will be refunded to you for educational expenses.

Undergraduates and Graduates

Other expenses you might expect to incur include books and supplies, rent (if you do not live in University housing), transportation costs, and personal necessities. Only required books and supplies can be charged to your USD student account. **Remember to bring sufficient resources to defray immediate expenses at the start of each semester.** Information regarding the Standardized Budget used to determine eligibility for financial aid may be found in the *Guide to Financial Aid Consumer Information at USD* on the Office of Financial Aid web site.

If you plan to attend Intersession and/or Summer Session, you will need to complete a separate financial aid application for each. Additional charges apply. Funding is very limited for these time periods.

Family Educational Rights and Privacy Act (FERPA)

What is FERPA?

The Family Educational Rights and Privacy Act of 1974, as amended (sometimes referred to as the Buckley Amendment), is a federal law that protects the privacy of education records of all students enrolled in schools beyond the high school level. Schools are required to maintain that privacy, primarily by restricting release of records and the access provided to those records. Any educational institution that receives funds under any program administered by the U.S. Secretary of Education is bound by FERPA requirements. Institutions that fail to comply with FERPA may have funds administered by the U.S. Secretary of Education withheld.

How Does the USA Patriot Act Amend FERPA?

President Bush signed the "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act" on October 26, 2001. Section 507 of the USA PATRIOT Act amends FERPA by permitting institutions to disclose, without the knowledge or consent of the student, personally identifiable information from the student's education records to the Attorney General of the United States or his designee in response to an *ex parte* order (one filed without notice to the student) in connection with the investigation or prosecution of terrorism crimes. Also, the school is not required to record such disclosures.

What is the USD "Student Information Release Authorization"?

With this form, students may grant the University permission to release information about their records, **including information about Financial Aid**, to a third party (including parents, step-parents, etc.) by submitting a completed *Student Information Release Authorization*.

Please note, you must complete a separate entry on the [Student Information Release Authorization](#) for each parent, family member, or other individual to whom you wish to grant access to information regarding your student records. The completed form should be returned to the One Stop Student Center, University Center 126. You will only need to complete this form once while at USD. Any changes or updates to the *Student Information Release Authorization* form, must be submitted in writing.



SATISFACTORY ACADEMIC PROGRESS POLICY

- I. **Financial Aid Programs** require that a recipient maintain Satisfactory Academic Progress (SAP). This policy pertains to federal and state funds. Note: Some USD funds require full-time enrollment and have higher academic requirements.
- II. **Satisfactory Academic Progress: Quantitative and Qualitative Requirements**

USD financial aid applicants are required to make Satisfactory Academic Progress toward their degree in order to be considered for federal, state, and USD financial aid programs. The Satisfactory Academic Progress Policy requires a student to complete a certain number of units; and maintain a certain grade point average at the end of each academic term and over their entire period of enrollment.
- A. **Quantitative Requirement (Unit requirements)**

The following federal and state requirements of Satisfactory Academic Progress represent the **absolute minimum** number of units a student must have successfully completed as of the end of each academic year of college enrollment. An “Academic Year” for purposes of measurement of progress is defined as enrollment during Summer Session, Fall Semester, January Intersession, and Spring Semester. Please note: This applies to all student aid applicants whether or not they received federal or state financial aid in any prior year of enrollment. Some forms of financial aid can only be awarded to a full-time student for a limited number of semesters of undergraduate study (e.g., Cal Grant A or B).

 1. Undergraduate students will be eligible to receive federal and state aid through the semester in which they attempt their 186th credit hour (i.e., 150% of the number of units needed to complete a bachelor’s degree).
 2. Graduate students will be eligible to receive federal and state aid through the semester in which they attempt credit hours equal to 200% of their program length. Credential-only students are considered graduate students for purposes of determining Satisfactory Academic Progress.
 3. Both undergraduates and graduates must successfully complete 67% of their hours attempted each academic year rounded down to the nearest unit.
 4. “Attempted” is defined as the cumulative number of hours on record in the Registrar’s Office at the end of the “add” period for Fall, Spring, and Summer terms, irrespective of receiving financial aid. Course repetitions* will count as hours attempted. The units for courses which a student drops, withdraws, takes an incomplete, or fails after the last day to enroll in a class will be included in the number of attempted units.
 5. Successful “completion” will be measured by the cumulative number of units as recorded on the student’s academic transcript at the end of the academic year. An incomplete course will not be counted as completed units until the student successfully completes the course requirements within the university time frame published in the University Bulletin.
 6. When a student transfers to USD, the total number of units accepted for transfer by the university will be included in the number of attempted and completed units. A student pursuing a second bachelor’s degree is considered a transfer student. Transfer students must meet the criteria indicated in 1 - 3 above.

B. Qualitative Requirement (Grade Point Average Requirements)

USD's Satisfactory Academic Progress policy requires students to maintain a minimum cumulative grade point average of 2.0.

III. Financial Aid Probation Status

A student who does not meet **A) unit** or **B) grade point average** requirements at the end of each academic year is not eligible to receive financial aid. Students may appeal this decision by submitting a **Satisfactory Academic Progress Appeal Form** to the Office of Financial Aid (OFA). This appeal must provide a detailed explanation of the extenuating circumstances that prevented the student from meeting the minimum Satisfactory Academic Progress requirements. Examples of extenuating circumstances include, but are not limited to:

- Unexpected death or major hospitalization of an immediate family member
- Extended hospitalization or medical condition of student
- Victim of a violent crime or natural disaster

The Appeal must include an **Academic Plan** to resolve the deficiencies, list the steps to be taken to achieve a minimum 2.0 Grade Point Average, and progress toward degree completion within the required timeframe. If the Appeal is approved, the student is placed on **Financial Aid Probation** for one term. As long as a student continues to meet the terms of his/her Academic Plan, he/she will be eligible to continue to receive financial aid. Students who fail to meet the terms of their Academic Plan during the term following their Appeal will not be eligible for additional financial aid.

IV. Regaining Financial Aid Eligibility

Students denied financial aid after completing the Appeal process or failing to meet their Academic Plan can regain full eligibility for financial aid by:

- Successfully completing coursework that will raise their cumulative GPA to meet or exceed the minimum required for their total attempted hours.
- Raise their overall cumulative completion rate for all coursework attempted to the 67% level.

V. Satisfactory Academic Progress vs Academic Probation

A student who has been academically disqualified and has failed to make Satisfactory Academic Progress for financial aid purposes must contact the Dean's Office for guidance on the Academic Probation and must submit the Satisfactory Academic Progress Appeal form to the OFA. These are two separate processes.

Repeat Coursework

Classes for failed courses that are repeated because they are required for graduation are eligible for financial aid. Repeated courses are included in the calculation of attempted and earned hours. A student may repeat a class for which they received passing grade only once and have that course count in determining enrollment for financial aid eligibility. Enrollment to repeat a previously passed class a second time will not count toward enrollment requirements for financial aid. For example, student enrolls in 9 units and a 3 unit course that he previously passed. For financial aid purposes the student is enrolled full-time in 12 units. The student successfully passes all units. The next semester the student enrolls in 9 units and also enrolls in the same 3 unit course that has been previously passed twice. For financial aid purposes, the student is enrolled in only 9 units and eligible for financial aid as a three-quarter time student.

Federal Direct Subsidized and Unsubsidized Loan Information Sheet

For students who are enrolled at least half time and have submitted a Financial Aid Application. There are two kinds of Federal Direct loans—Subsidized and Unsubsidized. NOTE: All loans come in two disbursements (installments). The first disbursement is received at the start of the Fall semester and the second disbursement is received at the start of the Spring semester.

Federal Direct Subsidized Loans:

Federal Direct Subsidized Loans are based solely on financial need. Graduate and professional students are not eligible to receive Federal Direct Subsidized Loans.

Federal Direct Unsubsidized Loans:

Federal Direct Unsubsidized Loans are for all eligible students, regardless of income or assets. You are responsible for paying all the interest on the loan, but interest payments can be deferred while you are in school at least half time. If interest payments are deferred, the interest will be added to the amount you borrowed at the end of the loan period and future interest costs will be based on the higher loan amount. It's to your advantage to pay the interest while you're in school because you'll pay less interest in the long run. If you're an independent student, you may be eligible to receive additional Federal Direct Unsubsidized loans to help cover unmet financial need or replace some of your EFC.

For Federal Direct Subsidized and Unsubsidized Loans:

If you are a first-time borrower at USD, you must complete [Entrance Loan Counseling](#) before your Federal Direct Loan funds can be disbursed. Please visit the [Office of Financial Aid](#) website for current interest rates and origination fees. Repayment begins six months after you graduate, leave school, or enroll less than half time. You must also complete [Exit Loan Counseling](#) when you graduate, leave school, or enroll less than half time.

Annual Direct Loan Limits Effective for the 2023-24 Award Year	Base Amount	Additional Unsubsidized	
	All Students	Dependent Students	Dependent Students whose parents cannot borrow PLUS and Independent UG Students
1 st year Undergraduate	\$3,500	\$2,000	\$4000 (\$6,000 total)
2 nd year Undergraduate	\$4,500	\$2,000	\$4000 (\$6,000 total)
3 rd year and beyond Undergraduate	\$5,500	\$2,000	\$5000 (\$7,000 total)
Teacher Certification	\$5,500	n/a	\$7,000
Preparatory Graduate / Professional	\$5,500	n/a	\$7,000
Graduate / Professional	\$20,500	n/a	n/a

Federal Direct Parent and Graduate PLUS Loan Information Sheet

For students who attend at least half time. PLUS Loans are not based on your family's income or assets. Borrowers must meet credit eligibility requirements (if borrowers do not meet the credit eligibility requirements they may apply with a credit-worthy co-borrower or "endorser").

Federal Direct Parent PLUS Loans:

Federal Direct Parent PLUS Loans enable your parents or stepparents (whose information is reported on your Financial Aid Application) to borrow up to the total cost of your undergraduate study, minus any other aid you may receive (legal guardians cannot borrow PLUS loans for your study). To apply, your parent(s) must complete the Free Application for Federal Student Aid (FAFSA), complete the Federal Direct PLUS Loan application, and meet the credit eligibility requirements. Repayment begins within 60 days of the loan's last disbursement, or parents can defer payments until student ceases to be enrolled at least half time. Interest accrues during deferment.

Federal Direct Graduate PLUS Loans:

Graduate or professional students may apply for a Federal Graduate PLUS Loan and borrow up to the total cost of their education, minus any other aid they may receive, including any Federal Direct Unsubsidized Loans. It is in your best interest to accept all of your Federal Direct Loan eligibility before applying for a Graduate PLUS Loan. Repayment begins within 60 days of the loan's last disbursement (Graduate students may request an in-school deferment). You must complete Entrance Loan Counseling before your Graduate PLUS Loan funds can be disbursed. You must also complete Exit Loan Counseling when you graduate, leave school, or enroll less than half time.

For Federal Direct Parent and Graduate PLUS Loans:

Please visit the [Office of Financial Aid](#) website for current interest rates and origination fees. Interest accrues from date of disbursement until paid in full.