Have you checked your Ursuline email recently?

- Remember to check your Ursuline email account regularly. All communication is done through Ursuline e-mail accounts. All financial aid awards, revisions, and important information are communicated electronically. You may opt out of the online option by submitting a written request to the Student Service Center (Mullen 203) each year.

Have you checked NetPartner to see if all Financial Aid documentation has been received?

- The link to NetPartner is located on the Financial Aid tab within your MyUrsuline account. Financial Aid cannot be credited to your account until we have all required documentation from you.

Did you know there’s a maximum amount of Federal Pell Grant

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by a new federal law (enacted with the 2012-2013 academic year) to be equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

If your Lifetime Eligibility Units (LEU) equals or exceeds 600%, you may no longer receive Pell Grant funding. Similarly, if your LEU is greater than 500% but less than 600%, while you will be eligible for a Pell Grant for the next award year, you will not be able to receive a full scheduled award.

Outside Scholarship Search

Start your outside scholarship search early; usually in October for the upcoming academic year. Pay special attention to deadlines and information requested.

The web and your local library provide an endless supply of scholarship resources with a multitude of topics and special interests. You can search by major, ethnicity, religion, special interest, talents, hobbies, etc. Also scholarship information is posted to the Ursuline College Student Service Center Facebook Page as it is received.
UCAP Student Aid Disbursements and Enrollment

UCAP students receive their financial aid disbursements (grants, scholarships, loans) approximately one week after the start of the second term each semester, or one week after they start their 6th credit hour, whichever is later.

Refunds are available starting in the middle of the second or third term each semester, depending on the student’s enrollment.

Refund checks can be picked up in the Student Service Center.

If refund checks are not picked-up within one week, they are mailed via U.S. Postal Service.

It is extremely important that students understand that any change in their enrollment for a particular semester can affect their financial aid eligibility.

Students should check their financial aid eligibility with the Student Service Center before changing enrollment (add/drop courses).

Additionally, students who withdraw, do not attend classes, or drop below six credit hours in a semester may not be eligible for financial aid and may enter their Federal Stafford Loan 6-month grace period or enter into loan repayment immediately.

Financial Aid On-line

Financial Aid Awards are on-line through a system called NetPartner. This comprehensive system enables you to review your award and revisions, accept, decline, or reduce your award, print and complete any necessary documentation and view important messages.

The link to this system is available within your MyUrsuline account, but will have an additional separate sign-on which uses your Social Security Number as a Student ID/User Name, and your Ursuline ID number as your PIN Number.

We will notify all returning students of their award and/or revisions ready for review via their Ursuline College e-mail account.

Therefore, make sure that you check your Ursuline e-mail on a regular basis. If you do not check your Ursuline e-mail account, you should set it to automatically forward all messages to a personal e-mail account that you do check regularly.

Due to privacy issues (FERPA), your Ursuline e-mail will be the only account we will send messages to or respond to — this is for your protection.

Award Notices will no longer be printed and mailed through the U.S. Postal Service except for new students. If you would like a printed copy of your award, you can print it from NetPartner or one can be printed for you in the Student Service Center.

Students can view their complete federal financial aid history online at www.nslds.ed.gov.

If you would like to opt out of using this on-line service, you must notify the Office of Financial Aid each year in writing.

For those opting out, your Award Notices and information will be mailed to you.

Starting the beginning of March students can complete Ursuline’s Supplemental Aid Application via NetPartner. The Supplemental Aid Application is a student’s way to verify credit hour enrollment for the upcoming school year.

Award Notices will begin to be posted Mid March to early April.

**Financial Aid is awarded according to the date your FAFSA is processed by the Department of Education.**

FERPA Regulations

Your Ursuline e-mail account is authenticated with two forms of ID, and therefore is the only e-mail account we are authorized to communicate through.
Federal Satisfactory Academic Progress (SAP)

Federal Regulations require schools to make sure students receiving financial aid are making satisfactory academic progress (SAP) towards a degree. There are both quantitative (maximum time frame/completion rate) and qualitative (cumulative GPA) measures. Student’s progress will be reviewed after grades are finalized every fall, spring, and summer semesters.

Although Ursuline will send notification to the student via their Ursuline email account. The student is fully responsible for monitoring their own academic progress as it relates to financial aid eligibility.

Undergraduate Students must successfully complete a minimum of 70% of the total number of hours for which they have registered cumulatively and they must maintain a minimum 2.0 cumulative GPA after four semesters of enrollment.

Students are required to complete their degree within 1 1/2 times the length of their program’s published hour requirement. (i.e., within 192 credit hours for most bachelor’s degrees).

Evaluations will be done in a timely manner, however the next term may be in progress at the time we are able to notify students of their ineligibility. Students concerned that they have not met the requirements may contact the Student Service Center during normal business hours.

The complete SAP Policy can be found online at http://www.ursuline.edu/Admission/Financial_Aid/forms.html.

The Financial Aid Process

To apply for financial aid, you must first complete the FAFSA (Free Application for Federal Student Aid). Your FAFSA data is used to determine your eligibility for federal, state, and institutional aid.

Completing the FAFSA online is easy and free. Recent statistics show that it takes an average of 17 minutes for independent students to complete. You can complete the FAFSA at www.fafsa.ed.gov. Ursuline’s school code is 003134.

A FAFSA must be completed each academic year. New applications are available starting January 1st of the current year. State deadline is October 1st of the current year.

Once your FAFSA application is processed, a Student Aid Report (SAR) will be generated by the Department of Education. After Ursuline receives your SAR and you are officially admitted to the college, an Award Notice will be prepared.

The Award Notice will contain information regarding all of the financial aid you are eligible to receive.

You must accept, decline, or reduce your aid package, complete/return all missing documentation and if you are accepting the Federal Stafford Loan you must complete the loan process.

New students will receive their original Award Notice via U.S. Postal Service and all other revisions or correspondence via their Ursuline email account.

Returning students are sent an email to their Ursuline email account when their aid package is available for viewing.

Tuition Reimbursement

Students whose employer offers tuition reimbursement plans can complete a Tuition Deferment form each semester. This deferment carries a $25 enrollment fee and postpones tuition payment for up to 30 days after the end of the semester.

Students are required to submit a major credit card number along with a copy of their employer’s tuition reimbursement plan when completing the form.

UCAP students can complete the Tuition Deferment form with the UCAP Office or the Student Service Center.

The FAFSA must be completed each academic year on-line at www.fafsa.ed.gov
Per the U.S. Department of Education there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program of study in your school’s catalog.

For example, if you are enrolled in a 4-year bachelor’s degree program, the maximum period for which you can receive Direct Subsidized Loans is 6 years (150% of 4 years = 6 years).

Your maximum eligibility period is based on the published length of your current program. This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count against your new maximum eligibility period.

After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Direct Unsubsidized Loans.

In addition, if you continue to be enrolled in any undergraduate program after you have received Direct Subsidized Loans for your maximum eligibility period, the government will no longer (with certain exceptions) pay the interest that accrues on your Direct Subsidized Loans for periods when they would normally have done so.

If you become responsible for the interest that accrues on your Direct Subsidized Loans, any interest that you do not pay will be capitalized (added to your loan principle balance) at the end of the grace, deferment, or other periods. Capitalized interest increases your loan principal, increases your monthly payment amount under most Direct Loan repayment plans, and causes you to pay more interest over the life of your loan.

Your federal loan servicer will notify you if you become responsible for paying the interest on your Direct Subsidized Loans.

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**Student Service Center:**

440-646-8309

studentservices@ursuline.edu

**Monday thru Thursday**

8:30am—6:00pm

**Friday**

8:30am—5:00pm

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Student account statements are issued monthly by an email reminder sent to your Ursuline email account.

Statements can be viewed online using your MyUrsuline account.

Cash, Check, or Money Order Payments can be made in the Student Service Center.

Credit card and check payments can be made online through CashNet via your MyUrsuline Account.

All questions concerning your account balance, billing issues, payments or tuition deferments should be addressed to the Student Service Center located in the Mullen Building, Room 203.
Letter of Intent to Attend

Students who withdraw, drop, or do not attend a 5, 8 or 10 week session that they were originally enrolled in will be asked to submit a Letter of Intent to Attend.

Per Federal Regulations, students in courses offered in sessions (modules) less than the traditional 15 week semester must submit written confirmation of intent to attend future sessions in the traditional semester time period.

Unfortunately, enrollment in future sessions does not constitute written intent.

Your written confirmation of intent to attend may be sent via email to asandi@ursuline.edu, fax 440-684-6114, or mailed to the Student Service Center.

It must contain your full name, student id number, the date you intend to return and your signature. (An email from your Ursuline email account would meet the signature requirement.)

If written intent to attend is not received a Return of Title IV funds must be performed and your financial aid eligibility will be affected.

Direct Federal Stafford Loans

Students new to Ursuline and those continuing students who have never borrowed at Ursuline are required to complete the Direct Loan Entrance Counseling in addition to a Direct Loan Master Promissory Note before loan funds can be disbursed to the student account.

Direct Stafford Loan Entrance Counseling and MPN can be completed online at www.studentloans.gov.

Book Vouchers

Book vouchers are available to students who have financial aid above tuition costs.

A book voucher allows the student to charge their books at the College Bookstore to their student account.

The charge is paid once financial aid funds are received.

Students who have financial aid above tuition costs can pick-up a book voucher in the Student Service Center no earlier than 10 days before classes begin.

Once credit/refunds are issued to the student, book vouchers are no longer available.

Stay connected to Ursuline through the Ursuline College Student Service Center Facebook page. Get updates on registration dates, drop/add periods, last day to withdraw, scholarship information, Ursuline events and much more!

Look for them on Facebook at Ursuline College Student Service Center.
Graduate With Less Debt

Plan Ahead

Borrow Only What You Need
You must repay the full amount of your federal student loans, even if you:
• Don't complete your program of study.
• Can't find employment after graduation.
• Aren't satisfied with or didn't receive the education or other services that you paid for with your federal student loans.

Control how much you borrow:
• Borrow as a last resort and only borrow what you need.
• You don’t have to borrow the maximum amount of federal student loans each year; you can request a lower amount through the financial aid office.

Manage Your Expenses

Do you have a budget? Is your budget realistic?
Compare your budget to the amount you actually spend in a given month. Make sure your budget is sufficient for the entire year, not just the next few months.
• You may have large one-time expenses, such as tuition or books, at the start of each year or semester.
• You may only receive your funding, such as loan payments or grants, a few times a year, so you may need to budget your funds over a period of time.

Limit your expenses
What do you need and what would be nice to have? Rank them and reduce the amount you spend on lower priority expenses.
• Share housing.
• Buy used textbooks or rent textbooks.
• Take public transit or car pool.
• Explore ways to lower your cell phone bill.
• Choose less expensive entertainment options.

Try adjusting the expenses in your budget to see how it affects your remaining funds for the year.

Get more tips for limiting your expenses and budgeting on StudentAid.gov.

REMEMBER!

You should only spend federal student aid money on educational related expenses:
• Tuition, institutional fees, and equipment
• Room and board (cost for housing and food while attending college)
• Books, supplies, transportation (excluding car purchase), and miscellaneous personal expenses
• Dependent child care expenses
• Loan fees
• Other documented, authorized costs

If you use your loan money for anything other than expenses related to your education, the entire unpaid amount of your loan will become immediately due (acceleration).