

# **U N L V**

**The University of Nevada, Las Vegas**

## **Financial Aid & Scholarships Guidebook**

**Your comprehensive guide to better student financial  
assistance and maintenance**

**A publication for UNLV students and parents**

### **Financial Aid & Scholarships Mission Statement**

UNLV Financial Aid & Scholarships works in partnership with students, parents, University departments, high schools, and other external constituencies to cultivate successful student educational outcomes. The department provides learning opportunities for students and the surrounding communities with the goal of producing an informed citizenry about student higher education financing. UNLV Financial Aid & Scholarships assists students and families in obtaining financial support, facilitates the effective delivery of funds, and provides proper stewardship of the various student assistance programs.

# Contents

Contact Information	3
Introduction	4
UNLV Financial Assistance Programs	
Free Application for Student Aid (FAFSA)	
Important Facts on FAFSA	5
Grants	
Loans	7
Student Employment	8
Scholarships	9
Student Rights and Responsibilities	10
Confidentiality Statement	11
The Award Notification and On-line Activation	
Conditional Award Offer	
Changes in Financial Aid Information	
Quality Assurance Program	
Determining Financial Need	
The Cost of Attendance (COA) - Student Budget	12
Contribution	
Financial Need	
Review the COA	
Admissions and Enrollment Requirements	
Nellis Air Force Base (NAFB) Enrollment	
Consortium Agreement and Dual Enrollment	
Study Abroad and National Student Exchange Programs	13
Non-Admitted Students	
Enrollment Status	
Financial Assistance Payment and Your University Bill	14
Fee Assessment and Your Bill	
Financial Assistance Payment	
Reasons For Delay In The Release Of Financial Aid Funds	
Satisfactory Academic Progress	15
Grade Point Average	
Completion of Credits	
Maximum Credits	
Second Bachelor's Degree or Second Master's Degree	
Assigned Grades and Repeat Courses	
Notification of Probation and Suspension	
Reinstatement of Financial Aid Eligibility	
Financial Aid Satisfactory Academic Progress Appeal	
Special Considerations	16
Leaving the University – Return to Title IV	
Cancellation or annulment	
Extenuating Circumstances	
Resources and References	18
UNLV Financial Assistance Calendar	19
Budget Worksheet	20

# Contact Information

UNLV Financial Aid & Scholarships  
4505 Maryland Parkway, Campus Box 452016  
Student Services Complex (SSC), Building A, Room 232  
Las Vegas, NV 89154-2016

General Information	(702) 895-3424
Fax Number	(702) 895-1353
Web Homepage	<a href="http://finaid.unlv.edu">http://finaid.unlv.edu</a>
Email Address	financialaid@unlv.edu

## Office Hours

<b>Monday</b>	
Office/Phone Hours	8:00 AM – 5:00 PM
<b>Tuesday</b>	
Office/Phone Hours	8:00 AM – 5:00 PM
<b>Wednesday</b>	
Office/Phone Hours	8:00 AM – 5:00 PM
<b>Thursday</b>	
Office/Phone Hours	<b>9:00 AM</b> – 5:00 PM
<b>Friday</b>	
Office/Phone Hours	8:00 AM – 5:00 PM

## **Walk-In Hours and Making Appointments:**

Financial Aid Counselors are available to speak with you at anytime by phone or in person at our front desk.  
***No appointment is necessary.***

*\* Extended hours may be available at the beginning of the Fall and Spring semesters.*

# Introduction

Today, more than ever, there is a wide variety of financial assistance programs to accommodate every student who wishes to attend a college or university. These programs are available through federal, state, and local sources. To help you make the most of these resources, we've provided this handbook.

## UNLV Financial Assistance Programs

Subject to the availability of funds, UNLV is committed to meeting your financial need contingent upon your date of application and program requirements. Combining different types of financial assistance programs to meet your financial need is called a *financial aid award*. Your award notification may include a combination of programs such as scholarships, grants, work-study, and student loans. Most scholarships and grants are gift assistance that does not have to be repaid after graduation or earned during your enrollment periods. Student loans must be paid to the loan lender in accordance to their re-payment plan.

Fundamental to UNLV's commitment to a need-based financial aid program is the expectation that you and your family will assume the *first* and *primary* responsibility for financing your educational costs. The University also expects that you will secure outside resources from private funding sources and that you will contribute your earnings during non-enrollment periods (e.g., summer employment).

If Financial Aid & Scholarships determines that you cannot meet the standard educational budget from your personal, family, or outside resources, UNLV offers or recommends financial aid programs to meet those costs. The types and amounts of assistance UNLV awards or recommends are subject to the availability of funds from the University and external sources.

### Summer Enrollment

Summer aid is available to you if you qualify for any remaining Pell Grant, Direct Stafford Loan, or Federal Work-Study. Sometimes dependent students may have only Parent Loan eligibility. Therefore, it is important that you reserve Federal funds from the previous fall and spring semesters for tentative summer studies. There may be some scholarship funding under the Summer Scholarship Program for early and qualified applicants. To be considered for summer financial aid, you must have a *FAFSA* on record for that academic year (academic years run from Fall to Summer) and a complete student financial assistance file. Other eligibility requirements must be met accordingly. There is a separate summer financial aid application, which is part of the UNLV Summer Class Schedule. This application will be available sometime in late February or early March for the upcoming summer term and can be accessed online from the UNLV Financial Aid & Scholarships homepage under the "forms" section. The 2009 Summer Financial Aid Application can be found here: [http://finaid.unlv.edu/resources/pdf/summer\\_application09.pdf](http://finaid.unlv.edu/resources/pdf/summer_application09.pdf)

Generally, students can begin registering for classes early March. **It is not required that a student be enrolled in classes in order to turn in Summer Aid Application.** You may list expected classes you wish to take. However, if your schedule changes you will need to fill out a Summer Revision form as soon as possible. Please allow 3 weeks for processing of a Summer Aid application. **You are still responsible to pay for your Summer tuition charges up front if your financial aid is not processed by the Friday before classes begin to avoid any late fees.**

## Free Application For Student Aid (FAFSA)

To begin the financial aid process at UNLV, you will need to file the **Free Application for Federal Student Aid (FAFSA)**.

This form is filed **electronically** and can be done from any computer. The Web address is [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Be sure you complete the form for the correct academic year. A new FAFSA application is required for each school year in which a student plans to attend. Detailed instructions on how to apply for financial aid are available online at <http://finaid.unlv.edu/>

Students who apply by the **priority filing date of February 1** may also be eligible for state grant programs. Pell Grant, Student Loans, Supplemental Education Opportunity Grant (SEOG), Academic Competitiveness Grant, and Federal Work Study are the various financial assistance programs associated with federal financial assistance and will be outlined in the sections that follow.

**A Personal Identification Number (PIN) is strongly suggested to complete the FAFSA.** The PIN will serve as your signature to the on-line application. If you choose not to sign with a PIN you may also print out a signature

page, sign it, and mail it to the Department of Education. Be advised, however, that if you print out a signature page and mail it in instead of filing using an electronic PIN the process may take several weeks longer.

The FAFSA will ask you to enter up to ten codes for the schools where you want your FAFSA results sent. **The UNLV school code is 002569.**

An e-mail notification from the Department of Education will be sent to you approximately 1 week after submission. This e-mail is to notify you that the Department of Education has received your application. It generally takes 4 to 6 weeks to process a completed FAFSA. UNLV Financial Aid & Scholarships will mail notification of Financial Aid eligibility to the student after we have processed their FAFSA. **Students who have an EFC that is over 4617 for the 2009-2010 award year are not eligible to receive a PELL Grant.**

### **Dependency Status**

Questions on the FAFSA will determine whether you are considered to be a **dependent** or **independent** student. **In general, if you are under 24 years of age, you are a dependent student.** Circumstances which **do not** qualify you as a dependent student are: 1) you do not live with your parents, 2) your parents do not claim you on your taxes, 3) your parents do not support you financially. Specific details regarding dependency status for Financial Aid purposes are available online at <http://www.fafsa.ed.gov/> under "Step 1 – Before beginning a FAFSA" or online at <http://finaid.unlv.edu/checklist/before/applicant.html> .

Independent students are 24 years of age or older, active duty military or veterans, married, or graduate students. If you are an independent student you do not have to provide information about your parents on the FAFSA.

***Note: If you feel you have extenuating circumstances regarding your dependency status, you should discuss your situation with the financial aid office. A financial aid counselor will help you figure out what to do next.***

## **Important Facts on FAFSA**

Federal financial assistance can be received at only one institution per semester.

Please be advised that the UNLV Financial Aid & Scholarships office randomly selects students for verification to assure that the information reported on the FAFSA is accurate and correct. **The UNLV Financial Aid & Scholarships Office will notify you in writing should you be selected.** Students who are selected for verification will be required to submit additional paperwork, which includes signed copies of their federal tax return from the previous year. Dependent students are required to submit a signed copy of their parents' federal tax return as well. **Funding will not be awarded to students with an incomplete file.**

Students withdrawing from all courses during a semester may owe money to the Department of Education and/or to UNLV for expenses incurred. The amount of assistance a student earns is determined on a prorated basis. For example, if a student attends classes for 30 percent of the semester, he/she would be eligible to receive only 30 percent of the assistance he/she was originally scheduled to earn. Detailed information regarding dropping classes can be found online at <http://finaid.unlv.edu/checklist/after/dropped-classes.html>

Estimated Family Contributions are determined by a family's income and assets as indicated on the tax returns for the year prior to the student's term of enrollment. For example, your financial aid for the fall of 2009 will be based on your 2008 tax information. We strongly recommend that you take advantage of the option provided on the FAFSA application to estimate your tax information in order to be among the earliest filers. You will have the opportunity to make adjustments to your tax figures later in the process.

## **Types and Sources of Financial Assistance**

There are many options to help you afford the college you want to attend. Some awards are need-based, meaning your eligibility to receive them is based on your family's income, assets, and the resulting need at the colleges to which you have applied, as described below. Need-based awards can include grants, loans, or work-study. When the UNLV Financial Aid & Scholarships Office "packages" your financial aid, we will consider all of the aid types and sources for which you qualify and/or for which you have applied.

### **Grants**

**GRANTS:** scholarships and grants generally have no repayment or work obligation. Please review the details of the specific grant or scholarship you are awarded at <http://finaid.unlv.edu/checklist/before/differences.html>. This includes institutional grants, as well as Federal grants such as the Pell and Federal Supplemental Educational Opportunity

(FSEOG) Grants, the Academic Competitiveness Grant (ACG) and National SMART Grants. It also includes Nevada state grants. Merit-based awards, which are given on the basis of your merit or accomplishment or personal circumstances that fit an award's criteria, are generally awarded in the form of scholarships.

**Federal Pell Grant** – This grant does not have to be repaid. The Federal Pell Grant is awarded to you only if you are pursuing your first bachelor's degree. Your Student Aid Report (SAR) will inform you of your possible Pell Grant eligibility. UNLV Financial Aid and Scholarships, based on US Department of Education specifications and the number of hours in which you enroll, determines Pell Grant monetary amounts.

<http://finaid.unlv.edu/scholarships-grants/grants/federal.html>

**Federal Supplemental Education Opportunity Grant (SEOG)** – This grant does not have to be repaid. The Federal SEOG is awarded to you only if you are pursuing your first bachelor's degree. The availability of SEOG funds depends on the amount of grant funds the University receives from the federal government. Make **sure you apply by the February 1 priority filing deadline for early consideration**. Federal Pell Grant eligible students are automatically considered for SEOG.

<http://finaid.unlv.edu/scholarships-grants/grants/federal.html>

**Nevada Grant-in-Aid (NGIA)** – This state grant does not have to be repaid. NGIA is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete 12 or more credits at UNLV per semester. You must also maintain an overall grade point average of 2.00 to maintain eligibility in the program.

<http://finaid.unlv.edu/scholarships-grants/grants/nevada.html#grant-in-aid>

**Access Grant (AG)** – This state grant does not have to be repaid. AG is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete at least 6 credits at UNLV per semester.

<http://finaid.unlv.edu/scholarships-grants/grants/nevada.html#grant-in-aid>

**Bob Davis Scholarship (BDS)** – This state grant is gift assistance and does not have to be repaid. BDS is awarded to you only if you are pursuing your first bachelor's degree. You must be enrolled in and complete at least 12 credits at UNLV per semester. This grant is generally reserved for Nevada Residents who have substantial financial need.

<http://finaid.unlv.edu/scholarships-grants/grants/nevada.html#grant-in-aid>

**Leveraging Educational Assistance Partnership (LEAP)** - This state grant is gift assistance and does not have to be repaid. LEAP is awarded to you only if you are pursuing your first bachelor's or your first master's degree. You must be enrolled in and complete the half-time credit requirement at UNLV per semester. This grant is generally reserved for Nevada Residents who have substantial financial need.

<http://finaid.unlv.edu/scholarships-grants/grants/nevada.html#grant-in-aid>

**The National Science & Mathematics Access to Retain Talent Grant (SMART Grant)** – This grant does not have to be repaid. It 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 have maintained a cumulative grade point average (GPA) of at least 3.0 in coursework required for the major.

<http://finaid.unlv.edu/scholarships-grants/grants/federal.html>

**The Academic Competitiveness Grant (ACG)** – This grant does not have to be repaid. Students who have completed a rigorous secondary school program of study, graduated from high school after January 1, 2005, and have not been previously enrolled in an undergraduate program may be eligible. To maintain eligibility students must have at least a 3.0 cumulative GPA at the completion of their first year of postsecondary study.

<http://finaid.unlv.edu/scholarships-grants/grants/federal.html>

**Teacher Education Assistance for College and Higher Education (TEACH) Grant:** The TEACH Grant Program provides grant funding of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families and in high need fields.

**Note:** Although this program is called a grant, the dollars awarded within this program are initially a form of a federal unsubsidized loan. The loan converts to a grant after the student completes a mandated service obligation with the U.S. Department of Education which requires that a student teach full-time for 4 years within an 8 year period after completing or ceasing to be enrolled in their degree program. The U.S. Department of Education estimates 80 percent of all students who receive a TEACH "grant" will fail to meet the service agreement based upon stringent program rules. The majority of students will incur additional loan indebtedness and mandatory backdated interest to when the student first received dollars under this program. Please fully understand the rigid parameters of the TEACH grant program before you proceed. **For more complete information**, please see

<http://finaid.unlv.edu/scholarships-grants/grants/federal.html#teach>, as well as: **What you need to know:**  
[http://finaid.unlv.edu/scholarships-grants/grants/downloads/what\\_you\\_need.pdf](http://finaid.unlv.edu/scholarships-grants/grants/downloads/what_you_need.pdf)

# Loans

**LOANS:** repayment is required, but terms vary based on the type of loan. A loan may be a good investment in yourself to help finance your education. The loans, which can help you pay your tuitions and fees, as well as living expenses, must be repaid, usually after you graduate, withdraw from college, or drop below half-time enrollment status (fewer than six credit hours per semester for undergraduates or five credit hours per semester for graduates) <http://finaid.unlv.edu/loans/>

**Federal Perkins Loans** - A Federal Perkins Loan is a fixed low-interest (5%) loan for both undergraduate and graduate students. Actual award amounts depend on federal and institutional funding levels. Priority is given to those applicants with the greatest need whose financial aid application is received by UNLV before the priority filing date. <http://finaid.unlv.edu/loans/perkins.html>

**Federal Direct Subsidized and Unsubsidized Stafford Loans** - Direct Stafford loans are low interest loans to assist you in paying for your college education. The interest rate is a fixed rate with a cap of 8.25%. You may call the Federal Direct Loan Servicing Center at 1-800-848-0979 for the current interest rate. Your loans may assist you in meeting your tuition, fees, and living expenses. You do not have to start repaying them until you drop below half-time enrollment, withdraw completely from school or graduate.

The Federal Direct **Subsidized** Stafford Loan is based on financial need. You will not be charged any interest while you are in school at least half-time. <http://finaid.unlv.edu/loans/subsidized.html>

The Federal Direct **Unsubsidized** Stafford Loan is not need based. It is available to students regardless of financial need. You will be charged interest from the time the loan is disbursed until it is paid in full. The amount of either your subsidized or unsubsidized Stafford Loan will depend on your grade level and be limited to your cost of attendance. <http://finaid.unlv.edu/loans/unsubsidized.html>

**Federal Parent (PLUS) Loan** - Parents of dependent undergraduates with a good credit history may receive PLUS loans to assist with their child's cost of attendance. A parent may borrow up to the cost of education minus other financial aid. The interest rate is fixed and will not exceed 9%. **PLUS loan repayment starts 60 days after full loan disbursement.** If your parents do not pass a credit check, they might still be able to receive a loan if someone who is able to pass the credit check, such as a relative or friend, agrees to endorse the loan. <http://finaid.unlv.edu/loans/plus.html>

**Appeal For Parent Loan Substitution (APLS)** – APLS provides additional funding to replace the denied Parent PLUS loan. Students whose Parent PLUS Loan is denied due to adverse credit decision and parent does not or can not seek an endorser, may initiate the APLS process by completing the APLS form and returning it to the Financial Aid & Scholarships office. A link to this form can be found below. <http://finaid.unlv.edu/resources/forms/plus-loan-substitution.pdf>

**Graduate PLUS Loan** - This loan an additional funding option for graduate and professional students seeking loans beyond the Federal Stafford Subsidized and/or Unsubsidized loan programs. This is based on credit worthiness. Please contact Financial Aid and Scholarships for application. [http://finaid.unlv.edu/resources/forms/GRAD\\_PLUS\\_WORKSHEET.pdf](http://finaid.unlv.edu/resources/forms/GRAD_PLUS_WORKSHEET.pdf)

## UNLV LOAN PROGRAMS

**Ruth Minor Loan Fund** - This is a low interest loan available to hotel administration majors. The minimum amount per year is \$1000. For more information, contact the College of Hotel Administration (702) 895-3308. <http://finaid.unlv.edu/loans/other-opportunities.html>

**Marion Smith Health Professions Loan** - Sophomores, juniors, or seniors enrolled in at least three credits in the Health Professions may qualify for this low interest loan of up to \$1000 per year. For more information, contact the College of Health Sciences (702) 895-3693. <http://finaid.unlv.edu/loans/other-opportunities.html>

**The Valley Health System Adopt-A-Student Loan Program** - The Valley Health System (VHS) representing Desert Springs Hospital, Summerlin Hospital, and Valley Hospital Medical Centers, in cooperation with the University of Nevada, Las Vegas (UNLV), is offering this loan program to UNLV students in their last 4 full-time (or last 8 half-time) semesters of their Registered Nursing Program.

The VHS is offering payment up to \$2000.00 per semester required for your education in the form of a promissory note. Your selection and participation in the Adopt-A-Student Loan Program requires your commitment to become

employed within The Valley Health System immediately upon graduation for a minimum of 2 years as a Registered Nurse (RN). Satisfying this commitment considers this loan paid in full.

<http://finaid.unlv.edu/loans/other-opportunities.html>

**Emergency Loans** - If you are in need of a small amount of money for a short period of time, you may take advantage of borrowing up to \$200 in a short-term loan. You must be enrolled at least half-time; your tuition and fees must be paid for the semester of the Emergency Loan application. Also, you must be a fully admitted degree-seeking student to apply. Other restrictions may apply. Typically, the loan check is available within a timeframe of 3 business days. <http://finaid.unlv.edu/loans/emergency.html>

#### **Additional Loan Eligibility Requirements**

You may borrow from more than one loan program during your education at UNLV. You will be offered the most advantageous loan program for which you are eligible. If you accept a loan, you should be prepared to complete additional steps necessary for your loan funds to be payable to your tuition and fee account.

**On-line Entrance and Exit Loan Counseling** - You are required to complete debt management counseling if you are a first time borrower of federal student loans at UNLV. You must complete this on-line loan counseling exercise to enhance your understanding of the individual loan programs and how they differ and are alike. The federal Direct Loan web site provides important information and answers your questions regarding the debt you will incur by accepting the loan. Upon graduation, leaving school, or dropping below half-time attendance, you will be required to complete Exit Loan Counseling to review your rights and responsibilities and to update any necessary information with Direct Loans. Go to <http://finaid.unlv.edu/loans/> and select Entrance Loan Counseling from under the Related Links column on the right hand side of the webpage.

**Completing Your Master Promissory Note (MPN) On-line** – Students who accept Direct Stafford Loans and parents who accept PLUS Loans during their award activation must complete an On-line Master Promissory Note by using the Federal PIN that was sent to them. If you do not have a PIN or have lost one, please go to [www.pin.ed.gov](http://www.pin.ed.gov) to request one. **Promissory notes are legal documents you electronically sign to confirm your understanding and responsibility as a student loan borrower.**

Students and parents can complete the On-line Master Promissory Note easily and conveniently. Go to <http://finaid.unlv.edu/loans/> and select **Master Promissory Note** from under the Related Links column on the right hand side of the webpage. **This service was developed to expedite your student loan application.**

Federal Perkins Loan promissory notes are completed each semester on-line per the instructions sent by the Cashiering & Student Accounts office. For more information on your Perkins Loan promissory note contact the Cashiering & Student Accounts office at (702) 895-3823.

#### **OTHER LOAN PROGRAMS**

**Alternative Loan Programs** - Because federal and state funding sources are limited, Financial Aid & Scholarships sometimes cannot offer you 100% of your estimated cost of attendance. For those students who find themselves in this situation, they may consider these additional sources by contacting a bank of their choice for an alternative educational loan application. Please DO NOT ask for a “student loan” application, because you may receive a Stafford Loan application. Be specific. These funds are an alternative or supplemental loan to your original financial aid package. The alternative loans are not federal loans, and are serviced by the private loan sector. Some alternative loans offered are: CitiAssist through CitiBank, KeyBANK, Wells Fargo Collegiate Loans, Campus Door, and others. Your local lenders may be of assistance. Non-admitted students and other alternatively enrolled students (such as those with [Satisfactory Academic Progress](#) issues) should contact their lender for eligibility in a selected loan program. One website we recommend is <http://www.simpletuition.com/landing/certifiedprivateloans.html>

## **Student Employment**

#### **FEDERAL AND STATE STUDENT EMPLOYMENT**

You may have an earnings expectation in your financial assistance package to help meet your COA expenses during the academic year. **You are responsible for securing a job and earning the funds.**

You can find more information regarding school work programs by visiting: <http://finaid.unlv.edu/workprograms/>

**Federal and State Work-Study Program** - If your award notification includes work-study as part of your financial aid award, this means you have been offered a way to earn part of your college expenses by working at an approved work-study job either on-campus or off-campus. Once you have secured a work-study job, you will receive a paycheck on a semi monthly basis. The pay scale starts at minimum wage, but the average wage is over \$7.50 an

hour. You must carry at least a half-time credit load to be eligible for work-study. Earnings from work are taxable. As a work-study student, you may be limited to working 20 hours per week, except during semester break periods.

**IMPORTANT:** Expected work-study earnings *cannot* be used to meet the tuition and fee payment deadline each semester. Be mindful of this as you plan to meet the deadline for tuition and fee payment.

You may view current openings by going to the following website: <http://hire.unlv.edu/careerLink.html>.

Contact the employer directly to apply.

Interview for the position and be hired by the employer.

Your employer will help you complete all necessary payroll forms before you begin working and will notify the Work Study Unit of your employment.

**UNLV America Reads-Counts Program** - These federally funded programs provide students with the opportunity to tutor preschool- and elementary- school-aged children in reading and math.

In making your decision about whether or not you might like to participate as a tutor in **The America Reads Program**, please consider the following:

1. You will need transportation to travel to your assigned tutoring site.
2. An overall GPA of 3.0 is required.
3. You will be required to participate in a short-term training program and other in-service workshops for which you will be paid.
4. You must be willing to make a strong commitment to the program and the children.
5. Proficient oral and written communication skills are needed.
6. You will be responsible for preparing and carrying out appropriate age/ability level lesson plans.
7. Work Study Eligibility is required.

For more information, please contact the UNLV America Reads-Counts Center at (702) 895-4663.

**Regular Student Employment** - If you are not offered work-study or decline your work-study award, you can find a regular student job on-campus or off-campus. These programs do not require you to submit the *FAFSA*. Examples of regular student employment programs are listed below:

- ♦ On-campus Student Employment - Work at various positions on our campus.
- ♦ Regents Award Program - University employers hire students in positions with a community service focus.
- ♦ Off-campus Student Employment – Work at various positions off-campus in the surrounding Las Vegas area.

## Scholarships

Scholarships are monies awarded by private donors based on a variety of criteria established by the donor of the scholarship program. Scholarships are awarded through the Financial Aid & Scholarships Office, as well as campus departments and colleges. Scholarship awards vary from \$250 to \$5,000 per year. Many scholarship awards are renewable, but some are a one-time occurrence as specified by the donor.

For most scholarships, you are required to maintain enrollment in at least 12 credits (full time) per semester to make sure that the scholarship credits your account. Many outside agency scholarships require a full-time course load per semester as well. Your scholarship award notification should specify the requirements. Please see the link below to browse our scholarship database, where you will find specific requirements and application instructions for many UNLV scholarships.

<http://financialaid.unlv.edu/apps/ScholarshipSearch/index.asp>

Scholarships do not have to be repaid. Most scholarships are donated to the University by community organizations, business and professional groups, or private citizens. Scholarships are often awarded to students who earn above average grades, and in the case of entering freshmen, high-test scores and high school class rank. Additional criteria such as financial need, extracurricular activities, and community service may also be considered.

For all scholarships awarded through the University, applicants must complete the *UNLV Scholarship Application*. The *UNLV Scholarship Application* is available in mid-October for the following academic year. **The priority filing date is February 1<sup>st</sup> of every year.** Be aware that your application remains on file for the entire year. If additional funds become available, you will be considered automatically. You must be enrolled at UNLV with 12 or more credits

to maintain most university scholarships. *It is your responsibility to check your fee account each semester to ensure that all scholarships, grant-in-aids, and financial aid have been credited to meet the fee payment deadline. **If scholarship funds are delayed, you are still responsible for paying your tuition and fees by the deadline.***

**Private Agency Scholarships** – These funds are awarded by organizations and agencies outside of the University. Each organization establishes its own eligibility criteria and application procedures. Information on these awards can be obtained directly from the organization making the award. If you are awarded a private agency scholarship, you must inform Financial Aid & Scholarships as soon as you are notified. If you are receiving a scholarship from outside the university, contact the agency regarding when and how you will receive the funds. *UNLV is unable to advance credit to you if your agency funds do not arrive in time for fee payment.* Checks should be made payable to the “Board of Regents” and mailed to the UNLV Scholarship Office.

Financial Aid & Scholarships must receive your private agency scholarship check no later than 2 weeks prior to the semester start date to insure time to process your money and credit your tuition and fee account or issue a refund:

Scholarships from outside agencies are disbursed according to the donor’s request. If the donor makes the check payable to UNLV (the preferred option), the funds will be applied directly to your University bill prepared by the Cashiering & Student Accounts Office. If the donor makes the check payable to you or co-payable to you and UNLV you processing time may take longer. Financial Aid & Scholarships will contact you when the check is ready to be signed. **Please stay in contact with the agency for instructions and the current status of your award.**

**•Millennium Scholarship:** In 1999, Governor Kenny Guinn enacted into law the Governor Guinn Millennium Scholarship Program. There is no application to be considered for this program. The school district will submit the student’s name and high school courses completed to the Nevada State Treasurer’s Office to determine eligibility for the program.

Students are initially notified of eligibility for the Millennium Scholarship program late June to early July. Students will receive an award packet of information from the Nevada State Treasurer’s Office describing the terms and conditions of the scholarship program. UNLV is then notified electronically of eligible students attending the institution

At UNLV, the Millennium Scholarship does not pay 100 percent of a student's full-time tuition and fees. The value of your award is \$960 for 12 **non-remedial** hours per semester, with an undergraduate lifetime total award value of \$10,000. <http://finaid.unlv.edu/scholarships-grants/scholarships/millennium.html>.

If you are a Millennium Scholarship student and you wish to take a portion of your credits at another Nevada System of Higher Education (NSHE) college or university you will need to complete a Millennium Co-Enrollment Form. This form can be found at: <http://finaid.unlv.edu/resources/forms/millennium-coenrollment.pdf>

A student does not have to be a U.S. citizen to be considered for the Millennium Scholarship program.

Frequently asked questions about the Millennium Scholarship program can be found at: <https://nevadatreasurer.gov/documents/millennium/Doc-FAQ.pdf>.

**•Western Undergraduate Exchange Scholarship (WUE):** The UNLV Western Undergraduate Exchange (WUE) Scholarship is designated to outstanding scholars residing in the one of the following WICHE (Western Interstate Commission for Higher Education) states: Alaska, Idaho, Oregon, Arizona, Montana, South Dakota, California, Utah, Colorado, New Mexico, Washington, Hawaii, North Dakota, or Wyoming.

This is a four-year award for full time UNLV students that provides reduced tuition rates each academic year for eight consecutive semesters, or up to 130 UNLV credit hours provided satisfactory academic progress is maintained. Effective Fall 2009, Satisfactory Academic Progress is defined as 24 completed UNLV credits during each academic year with a 2.75 cumulative UNLV grade point average. Students do not need to demonstrate financial need (as determined by the FAFSA) to receive the WUE Scholarship.

#### **Qualifications**

\* Incoming freshmen who have never attended college must have a weighted **3.0 cumulative grade point average (GPA)** on the required core classes, calculated through the admissions process, **and** one of the following: 3.25 overall GPA or minimum 1,100 SAT score (combined critical reading and math) or a minimum 24 ACT score.

\* Transfer students must complete 24 transferable credits with a minimum 3.0 GPA. You must be a first-time, fully admitted transfer student entering UNLV at the undergraduate level to qualify for the WUE scholarship.

#### **Value**

Tuition for WUE scholars is the regular in-state tuition plus 50 percent of that amount. The estimated savings for full-time enrollment is approximately \$9,000 per year. This amount varies based on enrollment as a per credit tuition discount.

### **Apply**

First-time students at UNLV must apply for the WUE Scholarship **through the UNLV Scholarship application by Feb. 1** for the following fall semester and by Nov. 1 for following spring semester.

It is not mandatory to reapply for the WUE scholarship in subsequent years. You will automatically receive the tuition discount up to 130 credit hours as long as you are enrolled as a full-time student. WUE Scholarships are awarded on a funds available basis.

Students who become Nevada residents later will forfeit his or her WUE eligibility since the program requirements would no longer be met

## **Student Rights and Responsibilities**

All financial assistance applications and forms must be completed accurately. If you receive student assistance based on reporting false or inaccurate information, you may be subject to conditions under provision of the U. S. Criminal Code and/or repayment under regulations that govern Title IV Financial Assistance Programs.

You have the right to know which programs are available to you at UNLV, the procedures and forms for applying for student assistance, how your eligibility is determined, the criteria for selecting recipients from a group of eligible applicants, the criteria for determining the types and amounts of financial assistance, access to relevant records in your student file, the terms and conditions governing the receipt of funds from any University scholarship, grant, student work, and loan programs, and policies that govern processes regarding financial aid offers and appeals regarding refusal of award offers.

### **Confidentiality Statement**

*The Family Education Rights and Privacy Act of 1974* (Buckley Amendment) governs your right to privacy pertaining to education records. This *Act* governs the release of your assistance information to anyone other than you. In some instances, your parent or record does have a right to student specific information. In addition, your information may be shared with other University units on a need-to-know basis and without your consent to provide student services or to enhance your opportunity and access at UNLV. If you wish for someone to have access to your student assistance records, such as a parent, spouse, sibling, grandparent, or other, specific written authorization is required.

UNLV Student Financial Services will not disclose sensitive financial assistance information or award amounts over the telephone to anyone, including you the student applicant. Please keep copies of all documents you receive and submit for your personal records and reference when contacting UNLV-FAS. Any documentation submitted to UNLV-FAS becomes the property of the University and/or other federal agencies.

### **The Award Notification and On-line Activation**

By activating your award on-line, you agree to provide prompt, written notification of any changes in your information or status to UNLV Financial Aid & Scholarships. These changes include, but are not limited to, planned enrollment, residency, semester credit load, other sources of aid, and federal income tax information. In addition, by activating your award you are confirming that you have read this *UNLV Student Financial Assistance Guidebook*. You also understand that changes to your enrollment, residency, housing, satisfactory academic progress standing, and other aid that you may be receiving may impact your eligibility for specific types of assistance and may impact when your assistance becomes available for payment of your tuition, fees, and other University related expenses.

Again, by activating your award, you are validating that the information, with any reported changes, is true and correct, including your address, living arrangement, and planned enrollment status. You also are certifying that you are not receiving financial aid from any other post-secondary institution during your UNLV periods of enrollment.

### **Conditional Award Offer**

The award offers may change if information on required documents, such as the *FAFSA* or tax statements, varies from the information submitted earlier. Awards that are activated on-line are pending a final review of your financial aid application and other related eligibility requirements. If you submitted your *FAFSA* and *UNLV Scholarship Application* by the priority filing date, you may receive an offer of estimated financial assistance as early as April.

Be mindful that student financial assistance eligibility is also time sensitive. If there is a change in your status for any financial assistance program before or after partial or full award payment, you will be contacted by Financial Aid & Scholarships and informed of your rights and responsibilities related to federal or state regulations and other compliance standards. Verification of the information you reported on the *Free Application for Federal Student Aid (FAFSA)* and other documents can occur before your award notification is produced, after you have activated your award, or even after your aid has paid. Other time sensitive variables may also be reviewed before and after your financial assistance eligibility is determined. These variables include, but are not limited to, your admissions status, Satisfactory Academic Progress status, educational loan history, current grade level, relevant personal demographic information, and participation in the Quality Assurance Program.

### **Address Changes**

If your address changes you must update it using on-line registration at <http://register.unlv.edu/registerOnline.html>.

### **Quality Assurance Program**

The Quality Assurance Program (QA) was created by the U.S. Department of Education to assure accuracy in the administration of federal financial aid. The long-term goals are to simplify the application process, improve and expedite the financial aid delivery process, and reduce the amount of documentation students and families must submit in order to receive financial aid assistance.

## **Determining Financial Need**

$$\begin{array}{c} \text{Cost of Attendance} \\ - \text{Contribution (EFC)} \\ \hline \text{Financial Need} \end{array}$$

### **The Cost of Attendance - Student Budget**

The Cost of Attendance (COA) is an estimate of your direct and indirect educational costs calculated by using rules established by the U.S. Congress and based on student surveys, the Consumer Price Index, and the Las Vegas Chamber of Commerce's Composite Cost of Living Index. Direct costs include tuition, fees, books, and supplies. Indirect costs include on-campus room and board (or a housing and food allowance for off-campus students) and allowances for transportation, student loan fees, and miscellaneous personal expenses. The COA varies depending on housing status, residency, and enrollment. Please keep in mind that financial aid programs are designed to cover basic educational costs. These programs are not intended to be used for such things as spouse and/or dependent support, mortgages, credit card debt, and car payments. You are encouraged to review your personal situation and budget when making decisions about enrollment.

### **Contribution**

When you apply for federal student aid, your financial information is used in a formula established by the U.S. Congress. The formula determines the student's **Expected Family Contribution (EFC)**, an amount you and your family are expected to contribute toward your education. The student's EFC is used in an equation to determine financial need ([note equation above](#)). **Your EFC can be found on the first page of your Student Aid Report (SAR).**

### **Financial Need**

The federal government expects that you and your family (i.e., you and your parents or you and your spouse) have the **primary** financial responsibility for educational and living expenses. Family income, assets, and number of people in the household are some of the factors determining the amount you are expected to contribute. Review the award details of your on-line award notification for the calculation of your financial need.

As part of the award package, you will be offered "self-help" assistance programs, such as work-study and loans. Loans, such as the Unsubsidized Loan and Parent PLUS Loan, can help defray your expected contribution. Scholarship and grant funds are extremely limited. If you completed the required financial aid applications by the priority filing date of February 1<sup>st</sup>, you will be considered for all aid programs—even programs where limited funds are available. If you applied after the priority filing date, you may be awarded programs based on the date of your application and the availability of funds.

### Review the Cost of Attendance

Review the [Cost of Attendance Calculator](#) (see the Calculators & Worksheets link on the main page of the Financial Aid & Scholarships website at <http://finaid.unlv.edu> ). Your particular COA should be used to plan your student budget for the school year. Be mindful that the figures reflect a student's 9-month living expense for Undergraduate, Graduate, and Law students. Students in the Dental or Teacher Licensure program are calculated at 12 months. Those in the Executive MBA program are figured at 18 months. Your total financial assistance, including scholarships and other educational resources, generally may not exceed your COA.

## Admission and Enrollment Requirements

### Requirements

If you are offered or expect to receive financial assistance at UNLV, you must be formally admitted and registered for your planned enrollment status before your financial assistance will be released as payment to your tuition and fee account. Failure to become formally admitted and to enroll for sufficient credits will result in the delay or cancellation of offered assistance. Regardless of financial aid status, you must pay your tuition and fees and Campus Housing charges by the deadline established by the UNLV Bursar. You may access your bill on-line through the [UNLV On-line Registration](#) link.

### Nellis Air Force Base (NAFB) Enrollment

NAFB offers classes to military personnel and others. All of your enrollment must appear in the UNLV Student Enrollment Services' Student Information System for your complete financial aid award to be paid or applied to your UNLV account. Classes that begin later in the semester may not be immediately included in your UNLV semester enrollment causing a delay in the release of funds. You should indicate if you would be attending a NAFB class by completing the appropriate section during the award activation process.

### Consortium Agreement and Dual Enrollment

You can receive financial assistance based on combined UNLV enrollment and enrollment at other eligible institutions, such as the College Southern Nevada (CSN) or University of Nevada, Reno (UNR) under certain conditions. During your semester of dual enrollment, you must be fully admitted and enrolled *at least half-time but less than full-time at UNLV during the same semester.*

To investigate and activate this provision, you must initiate the *Consortium Agreement* process at UNLV Financial Aid & Scholarships. UNLV Enrollment Services must authorize and endorse your dual enrollment. Proof of registration and payment from the visiting institution must also accompany the *Consortium Agreement* upon submission to Financial Aid & Scholarships. You will need to transfer your credits from the other institution to UNLV upon completion of your coursework for the semester of your Consortium Agreement. Completed Consortium Agreements submission deadline dates will vary from semester to semester. Please contact our office for specific deadlines.

### Study Abroad and National Student Exchange Programs (NSE)

Financial assistance can help with costs associated with studying at an out-of-state institution or in a foreign country. You may register with *University Study Abroad Consortium* (USAC) through UNLV's Office of International Programs, or attend another university's study abroad program through our *Consortium Agreement*. UNLV also participates in the National Student Exchange (NSE) program with other institutions in the country. For more information regarding either study abroad or NSE, please contact the [UNLV International Programs](#) office at (702) 895-3896. Long term planning is essential for your fiscal well being away from UNLV. Your student assistance must be complete before you depart, along with your obligation to complete Entrance Loan Counseling and Master Promissory Note, if applicable.

### Non-Admitted Students

Students who are not matriculated into a degree program **are not eligible** for state or federal aid programs. However, these students may use <http://hire.unlv.edu/careerLink.html> for certain employment opportunities and seek funding through <http://finaid.unlv.edu/loans/non-federal.html> . Contact Financial Aid & Scholarships for more information.

### Enrollment Status

To be considered for most financial aid programs, you must be enrolled at least half-time, as defined in the enrollment chart below:

	Full-time	Three quarter-time	Half-time
Undergraduate	12 or more credits	9-11 credits	6-8 credits
Graduate	9 or more credits	Not applicable	5-8 credits

Law	12 or more credits	Not applicable	5-11 credits
Summer Law	8 or more credits	Not applicable	4-7 credits
Dental	20 or more credits	Not applicable	Not applicable

**Part-time** enrollment is less than the half-time minimum enrollment as noted in the chart above.

UNLV Financial Aid & Scholarships will determine what type and how much assistance is awarded based on an evaluation of your eligibility.

## Financial Assistance Payment And Your University Bill

### Fee Assessment and Your Bill

Issuing and collecting the University bill is the responsibility of the UNLV Cashiering & Student Accounts Office. Your bill itemizes all registration related charges and fees assessed by the University. The University bill will normally reflect charges for tuition and fees only. Campus Housing charges may be on your bill or on a separate account.

Your bill is mailed directly to you, the student. After you register, a bill can be obtained through [On-line Registration](#). Payment is due in full by 5:00 p.m. on the Friday before classes start. Refer to the Cashiering & Student Accounts website at <http://www.unlv.edu/Controller/bursar/> for payment calculation and policy. Please direct inquiries about your bill to Cashiering & Student Accounts.

An Interest-Free Monthly Payment Plan can be arranged through Tuition Management Systems. The payment plan is available for a small enrollment fee and includes personal account service, automated account information 24 hours a day and access to your account through the Tuition Management Services website. Details are available on-line at the [http://www.unlv.edu/Controller/bursar/payment\\_plan.html](http://www.unlv.edu/Controller/bursar/payment_plan.html)

### Financial Assistance Payment

To activate the financial assistance payment, you must complete the award activation as soon as possible. Several types of financial assistance are credited directly to your University bill including funds from University, Federal, State and external agency scholarships and grants. Direct (Stafford) and Perkins Loans will also be applied at this time.

When you register for classes you create a bill called the UNLV fee account. Grants, loans, and scholarships will be credited or *disbursed* directly to this account. If your financial assistance applies in time to pay your bill by the semester's fee payment deadline and if there is a credit balance on your UNLV fee account, a refund check will be mailed by the first day of class *to the address you have on file with the Student Enrollment Services*. Please be certain that the award activation address and the address with Student Enrollment Services are accurate.

If you still owe money after aid is applied to your UNLV fee account, you are responsible whether or not you receive a bill, for paying any remaining balance before fee payment deadlines. If you reside in the residence halls, please contact Campus Housing at (702) 895-3489 for questions regarding payment. To check if your financial aid has been applied to your UNLV fee account, you can check the **Semester Charges** at the [On-line Registration](#) site the week before classes begin. **Since you will not receive your refund check in the mail by the first day of classes, you are strongly advised to have your own personal funds set aside for books and other start-up expenses.**

### Reasons For Delay In The Release Of Financial Aid Funds

**You are responsible for paying your UNLV charges on time if your financial assistance is delayed or unavailable.** If you fail to pay by the last payment date, you may be administratively dropped from your classes, and may still owe tuition and fees as well as additional late fees. Financial assistance will not apply to your account if you have been academically dropped from your classes. In addition, your assistance will not pay to your fee account if you are placed on Satisfactory Progress Suspension (see **"Your Satisfactory Academic Progress" below**). As noted in other sections of this *Guidebook*, payment of your assistance can be delayed because of changes in your enrollment status and residency, not fulfilling all eligibility requirements, and changes in the status of your student financial assistance application.

# Satisfactory Academic Progress

Maintaining Satisfactory Academic Progress means you must fulfill certain minimum standards in regard to academic progress and performance. These minimum standards are demonstrated in three areas: grade point average (GPA), completion of academic year credits, and completion of the student's degree objective (Maximum Credits). Scholarship recipients may be subject to these requirements as well. For questions, please contact UNLV Financial Aid & Scholarships, your academic department, or your donor. **Read our satisfactory academic progress policy at:** <http://finaid.unlv.edu/checklist/after/sap.html>.

## Grade Point Average

Undergraduates are required to maintain a 2.00 cumulative UNLV GPA for all programs except the Nevada Grant-in-Aid and Access Grant Programs. Both programs require a 2.30 UNLV GPA for awarding and the Nevada Grant-in-Aid program requires a 2.00 fall semester minimum UNLV GPA to continue eligibility for the spring semester. Graduate students are required to maintain a 3.0 cumulative GPA.

## Completion of Credits

If you receive financial aid for the academic year, which includes both the fall and spring semesters, you must complete the minimum number of credits for which your aid was paid:

### UNDERGRADUATE CREDITS REQUIRED

Full-time (12 + credits per semester) - 24 per year  
Three quarter-time (9 - 11 credits per semester) - 18 per year  
Half-time (6 - 8 credits per semester) - 12 per year

### GRADUATE CREDITS REQUIRED

Full-time (9 + credits per semester) - 18 per year  
Half-time (5 - 8 credits per semester) - 10 per year

If you were enrolled for only one semester, your required credits would be calculated by half of the above required credits for the year. If you have mixed enrollment such as full-time fall and half-time spring, the requirement would be calculated as half of the year requirement for each enrollment status (i.e., 12 fall + 6 spring = 18 per year). If you receive a failing grade, incomplete, audit, or withdraw from a class, these credits cannot be counted toward your credit requirements. Required credit completion for less than half-time enrollment for Pell grant is the completion of all credits attempted. That is, if you enroll for 4 credits for the semester, you must successfully complete all four credits by the end of that semester. Repeat classes are included in total credits completed; however, repeat classes are also counted toward the maximum number of credits allowed to complete your degree.

Students who were on a Study Abroad program or Consortium Agreement will appear to have a credit deficiency until their earned credits are articulated into their UNLV transcript. These students must have their transcripts transferred to the UNLV Student Enrollment Office as soon as they complete their credits at the other institutions.

Transfer credits from a semester prior to the semester for which you received financial aid, will not count towards deficiency. For example, you attended UNLV in the Spring and received financial aid for full time status (12 credits or more) however you only completed 9 credits. You would be deficient 3 credits. Transfer credits for coursework completed prior to the Spring semester in question will not apply towards removing your deficiency. Only credits you transfer for the semester during which your deficiency occurred or later will count towards removing your deficiency. Please review our policy in detail at: <http://finaid.unlv.edu/checklist/after/sap.html>

## Maximum Credits

You are required by federal regulation to complete your degree within a reasonable timeframe and within a reasonable number of credits. Graduate students must meet the degree objective requirements established by the academic department to which they are admitted. Undergraduate students are allowed a maximum of 186 attempted credits. "Attempted credits" is defined as the total of credit hours for which a student is registered after the official date to add a course at UNLV, plus any transfer work accepted by UNLV Student Enrollment Services. ***Repeat courses are counted toward the maximum number of credits allowed to complete your degree.*** These maximums include all accepted transfer credits and all credits completed at UNLV. You are required to have a Financial Aid Satisfactory Academic Progress Appeal approved by Financial Aid & Scholarships to receive aid for credit totals greater than those listed above. Please review our policy in detail at: <http://finaid.unlv.edu/checklist/after/sap.html>

### **Second Bachelor's Degree or Second Master's Degree**

You are required to have a Financial Aid Satisfactory Academic Progress appeal approved by Financial Aid & Scholarships to receive financial aid while working on a second baccalaureate or a second master's degree. Please note that funding to those students is limited to Perkins Loan, Work-Study, and the Federal Direct Subsidized or Unsubsidized Stafford Loans only.

### **Assigned Grades and Repeat Courses**

Only courses and credits which are assigned a grade in the range of "A", "B", "C", "D", "S", and "X" are valid to meet the satisfactory credit assignment. Assigned grades or designations of "F", "AD" (for audit), "I" and "W" are not counted toward course and credit requirements and are not acceptable marks for satisfactory academic progress requirements. Please review our policy in detail at: <http://finaid.unlv.edu/checklist/after/sap.html>

Repeated courses are included in the total credits completed. You are cautioned that any repeated course is also counted in the maximum number of credits allowed to complete a degree.

### **Notification of Probation and Suspension**

You will be automatically suspended if you begin an academic year in any of the following circumstances: below standard GPA, deficient credits, maximum credits, or second undergraduate or graduate degree. If you fail to meet SAP standards during the fall or spring semester, you will be notified by letter of your SAP standing and of alternatives and requirements to meet standards by the end of the summer semester. You will be placed on financial aid probation and will have the summer term to raise your overall GPA and/or complete the required deficient credits.

If you do not remove the deficiencies by the end of the summer term, you will be placed on financial aid suspension and will be ineligible for any further assistance until the deficiencies are cleared. Recipients of the Nevada Grant-in-Aid will be notified after the fall semester if their GPA is below 2.0 and the Nevada Grant-in-Aid for spring will be cancelled.

### **Reinstatement of Financial Aid Eligibility**

You can raise your UNLV GPA and/or satisfy credit deficiencies by taking additional course work at UNLV without receiving aid. You can eliminate credit deficiencies, but not GPA deficiencies, by successfully completing course work at another institution. Course work must meet UNLV academic standards and must be accepted by the UNLV Student Enrollment Services upon transfer.

### **Financial Aid Satisfactory Academic Progress Appeal**

If you cannot reinstate your eligibility by any of the above options, have reached your credit maximum, or are attempting a second undergraduate or graduate degree, you have the right to appeal. <http://finaid.unlv.edu/checklist/after/pdf/sap-appeal.pdf> The Financial Aid & Scholarships Appeal Committee will review your appeal and notify you accordingly of their decision. Due to the number of appeals that the Committee may need to review, it is advisable that you call or stop by our office for the results on Fridays after 2:00 PM.

## **Special Considerations**

### **Leaving the University – Return to Title IV**

If you completely withdraw during any semester at UNLV, you will be subject to the Federal Return of Title IV Funds Policy as conducted by Financial Aid & Scholarships. Detailed information regarding dropping classes can be found online at <http://finaid.unlv.edu/checklist/after/dropped-classes.html>. Federal law requires the amount of student assistance you have earned up to the point of withdrawal be determined by a specific calculation.

The amount of assistance you have earned is determined on a pro-rata basis. That is, if you completed 30% of the payment period or period of enrollment, you earned 30% of the assistance you were originally scheduled to receive. Once you have completed at least 61% of the payment period or period of enrollment, you earn all of your assistance. *The federal government has mandated a policy of aid recalculation where recipients of Title IV funding fail to complete a minimum of 61% semester attendance.* Title IV programs authorized under the Higher Education Act of 1965 include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent Grant (SMART Grant), Federal Direct Stafford Loan (FDSL) and Federal Direct Unsubsidized Stafford Loans (FDUL), Direct PLUS Loans, and Federal Perkins Loans.

For the purpose of determining your point of withdrawal during a semester, your student separation date is:

- (1) The date the student began UNLV's official withdrawal procedure outlined in the *UNLV Undergraduate Handbook* (p. 56); or
- (2) The date determined by the school as the last date of academically related activity; or
- (3) The date established by a survey of your class instructors.

A recalculation example is noted below:

Johnny M. Rufus attends UNLV during the 100 day fall semester for 40 days and has to leave school. In accordance with the UNLV withdrawal policy, he **contacts Student Enrollment Services** and completes the required paperwork.

Johnny has received a \$1000 Pell Grant and a \$1275 FDSL to pay his fall charges of \$1100. He received a \$1175 refund check the first week of school.

$40 \text{ days attended} / 100 \text{ days in the semester} = 40 \% \text{ earned aid}$

$40\% \times \$1100 \text{ (UNLV charges)} = \$440 \text{ earned by the school}$

\$1100 total charges - \$440 earned by UNLV = \$660 to be returned by UNLV to the federal government on Johnny's behalf. The \$660 will be returned to the Federal Direct Subsidized Loan. **Johnny will then owe UNLV \$660** because the drop occurred outside of the normal tuition and fee refund period.

An additional calculation is done:

$40\% \times \$2275 \text{ (total aid provided the student)} = \$910 \text{ (aid earned by Johnny)}$

\$2275 (total aid to student) - \$910 (aid earned) = \$1365 to be returned. UNLV is obligated to return \$660, so Johnny is responsible for the difference owed the federal government:

\$1365 (to be returned) - \$660 (returned by UNLV) = \$705 (to be returned by Johnny). Of the \$705, Johnny will immediately need to send a check to the government for \$135 to repay a portion of his Federal Pell Grant. The remaining amount is payable under the terms outlined on his Direct Student Loan Master Promissory Note.

You are responsible for any assistance awarded to you for which you do not qualify or earn. You will be notified of the overpayment that you must repay in a timely manner. You will be ineligible for future federal and state financial assistance at UNLV or other institutions until you repay the amount due. Please realize that even if you repay the overpayment amount, you are subject to the SATISFACTORY ACADEMIC PROGRESS policy.

**If you are considering withdrawing from class, for any reason, please contact Student Enrollment Services, your academic advisor, and Financial Aid & Scholarships.**

### **Cancellation or annulment**

Students awarded aid who do not register or who complete the registration process but annul their commitment before the term begins will have their charges and their financial aid cancelled for the semester. Financial aid resources must be returned to the source (e.g., Direct Loans, etc.). Students who receive their financial aid but annul their registration after the semester has begun must repay all their financial aid.

### **Extenuating Circumstances**

If during the school year you experience extenuating circumstances that have an impact on your ability to perform satisfactorily in your classes or on your ability to pay your college expenses or to complete the *FAFSA*, you are encouraged to contact Financial Aid & Scholarships for counseling.

# Resources and References

## UNLV OFFICES

---

### **Cashiering & Student Accounts**

For Perkins loan promissory notes

(702) 895-3823

For Cashiering Services

(702) 895-3683

### **Learning Enhancement Services**

(702) 895-0866

### **Campus Housing**

(702) 895-3489

Operator for Assistance

(702) 895-3011

### **International Programs**

(702) 895-3896

### **New Student Orientation**

(702) 895-4550

Payroll

(702) 895-3825

### **Student Enrollment Services**

(702) 895-3443/3371

### **Student Development Center**

(702) 895-0663

### **Women's Center**

(702) 895-4475

### **International Students**

(702) 895-0143

## OUTSIDE AGENCIES

---

Federal Aid Processing Center (*FAFSA*)

(800) 433-3243

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Internal Revenue Service (IRS)

(800) 829-1040

[www.irs.gov](http://www.irs.gov)

Direct Loan Servicing Center

(800) 848-0979

[www.dlsonline.com](http://www.dlsonline.com)

Nevada Millennium Scholarship

(888) 477-2667 (in Las Vegas 702-486-3383)

<https://nevadatreasurer.gov/mshome.htm>

Nevada Prepaid Tuition

(877) 529-5295 (in Las Vegas 702-486-2025)

[nevadatreasurer.com/prepaid](http://nevadatreasurer.com/prepaid)

Selective Service Information

(847) 688-6888

[www.sss.gov](http://www.sss.gov)

Veterans Affairs (VA)

(888) 442-4551

[www.qibill.va.gov](http://www.qibill.va.gov)

Social Security Administration

(800) 772-1213

[www.ssa.gov](http://www.ssa.gov)

Direct Loan Consolidation

(800) 557-7392

[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

PIN Registration

(800) 433-3243

[www.pin.ed.gov](http://www.pin.ed.gov)

# UNLV Financial Assistance Calendar

*Your resource to keep on track and ahead of the game.*

JANUARY	FEBRUARY	MARCH
<p>Complete the <i>FAFSA on the Web</i>, Scholarship Application(s), and UNLV Admissions Application (if you are not already admitted) on-line. The priority file date is February 1.</p> <p>Label a folder 'FINANCIAL AID INFORMATION' and place copies of the above applications in the folder for safekeeping.</p> <p><b>TIP: Get organized!</b></p>	<p>Priority file date of February 1 is here! Continue to look for private scholarships. A few days in the library or on the internet could pay off! Visit <a href="http://finaid.unlv.edu">finaid.unlv.edu</a>!</p> <p><b>TIP: Stay focused!</b></p>	<p>Watch the e-mail (or the mail if you did not provide an e-mail address on the <i>FAFSA</i>) for your <i>Student Aid Report (SAR)</i>! This is confirmation of all the information you included on your <i>FAFSA</i>. Review your <i>SAR</i> and make appropriate corrections on-line if needed. If no changes need to be made, file the <i>SAR</i> in the 'FINANCIAL AID INFORMATION' folder you made in January.</p> <p><b>TIP: Follow up with any request!</b></p>
APRIL	MAY	JUNE
<p>Apply for summer financial aid by completing the Summer Financial Aid Application, available at <a href="http://www.unlv.edu">www.unlv.edu</a> in the <i>Summer Registration Guide</i>. Return the application to UNLV Financial Aid &amp; Scholarships ASAP!</p> <p>If you are a continuing student, be sure you are meeting Satisfactory Academic Progress requirements. These requirements are explained in the <i>Student Financial Assistance Guide</i>. If you are not, remember, summer is a probationary period, use it wisely!</p> <p><b>TIP: Awareness is the key!</b></p>	<p>You may receive a request to submit additional information. Respond to requests promptly to guarantee your financial assistance is ready on time.</p> <p>If you completed your <i>FAFSA on the Web</i> at least six weeks ago, you will receive an Award Activation Letter. You will receive a Scholarship Acknowledgement Letter if you have been awarded scholarship funds</p> <p>Don't forget to print out and file the award activation confirmation page in your financial aid folder!</p> <p><b>TIP: Follow-up! Follow-up!</b></p>	<p>If you accepted one or more loans, a promissory note must be completed.</p> <p>Some continuing students who borrowed under the Stafford Direct loan program in the previous academic year may not receive a promissory note – this is normal!</p> <p>If your circumstances have changed and your <i>FAFSA</i> is not a true reflection of your current situation, please contact our office. We may be able to make adjustments to your <i>FAFSA</i>.</p> <p><b>TIP: Be responsible!</b></p>
JULY	AUGUST	SEPTEMBER
<p>If you are receiving student loans and you are a First-Time UNLV Borrower; have you completed your Entrance Counseling session and your Master Promissory Note on-line? If not, visit our web site for guidance at <a href="http://finaid.unlv.edu">http://finaid.unlv.edu</a>.</p> <p>Scholarship recipients should have activated awards and returned the demographic worksheet and donor thank you letters to UNLV Student Financial Services.</p> <p><b>TIP: The dates on the calendar are closer than they appear!</b></p>	<p>Confirm that your UNLV enrollment matches the enrollment you indicated during award activation. If the numbers do not match, contact UNLV Financial Aid &amp; Scholarships immediately. A mismatch can delay the payment of your funds and late fees may be charged.</p> <p>Confirm your address in the personal information section where you register for classes on-line. This address will be used when mailing your refund check!</p> <p><b>TIP: Confirmation!</b></p>	<p>It's time to find a job! Jobs can be located on the UNLV web site by going to <a href="http://finaid.unlv.edu">http://finaid.unlv.edu</a> and selecting Employment.</p> <p><b>TIP: Be prepared for job interviews!</b></p>
OCTOBER	NOVEMBER	DECEMBER
<p>If you are thinking about dropping a course, be sure to review the Satisfactory Academic Progress guidelines that are explained in the <i>Student Financial Assistance Guide</i>. See your Academic Advisor for advice and guidance. Also, contact UNLV Financial Aid &amp; Scholarships for guidance to create a plan to make up any deficiencies by the end of the upcoming summer semester.</p> <p><b>TIP: Know your options!</b></p>	<p>Spring registration is here! Refer to the confirmation page you printed out during award activation to confirm the number of credits you need to enroll in to receive your spring financial assistance. If your enrollment status will change, contact UNLV Financial Aid &amp; Scholarships immediately.</p> <p><b>TIP: Stay on top of things!</b></p>	<p>Prepare for the next academic year! Be ready to complete your <i>FAFSA</i> ON-TIME and ON-LINE by the upcoming February 1 priority file date for next fall and spring semesters!</p> <p><b>TIP: Be aware of file dates!</b></p>

# Budget Worksheet

EXPENSES	Month	Semester	Year*
<b>Education</b>			
Tuition			
Books			
Fees			
Supplies			
<b>Housing</b>			
Dormitory/Rent			
Utilities			
Telephone			
<b>Food</b>			
Meal Plan/Groceries			
Eating Out			
<b>Transporation</b>			
Bus/Train/Air			
Commuting			
Car Repairs/Insurance			
<b>Health</b>			
Insurance			
Doctor			
Prescriptions			
<b>Personal/Miscellaneous</b>			
Laundry/Cleaning			
Toiletries			
Emergencies			
Other			
<b>Entertainment</b>			
Movies/Concerts			
Other			
<b>In-School Interest Payments</b>			
Unsubsidized loan			
<b>TOTAL EXPENSES</b>			

FINANCIAL RESOURCES	Semester	Year*
<b>Grant awards</b>		
Federal Pell Grant		
SEOG		
Nevada Grant-in-aid		
Access Grant		
Bob Davis Scholarship		
LEAP Grant		
<b>Loan awards</b>		
Direct Subsidized Loan		
Direct Unsubsidized Loan		
Perkins Loan		
Alternative Loan		
<b>Other Resources</b>		
Scholarships		
Savings		
Work study		
Off-campus employment		
Other		
Other		
Other		
<b>TOTAL RESOURCES</b>		

\* An academic year is considered a fall plus a spring semester.

<b>CALCULATION</b>	
(Find out how much \$ you may still need)	
Total Expenses (year*)	
minus Total Resources (year*)	
<b>REMAINING NEED</b>	

NOTE: If the remaining need amount is greater than zero, you need to either reduce your expenses or identify other financial resources.

**U N L V**

**The University of Nevada, Las Vegas**

**Student Financial Assistance  
Guidebook**

**Your comprehensive guide to better student  
assistance management and compliance**

**A publication for UNLV student applicants**

**Save a tree; printing is not required.  
Please return and review this publication on-line 24 hours a day.**