

UNIVERSITY OF MINNESOTA DULUTH

2007–2008

FRESHMAN

FINANCIAL AID

INFORMATION GUIDE

**SAVE this Guide and
your Financial Aid Award Notice (FAAN)
for your files.**

**It is your responsibility to be familiar with
the information contained in this publication.**

The information in this guide was correct and valid as of 02/14/2007.

OVERVIEW

Although the financial aid application process may be intimidating, the financial aid staff at the University of Minnesota Duluth are committed to assisting you.

To be considered for financial aid at UMD, you must meet all general eligibility requirements and complete a Free Application for Federal Student Aid (FAFSA) either online at <http://www.fafsa.ed.gov>, or by filing a paper application. Within a few days of applying online or a few weeks of sending in a paper FAFSA, the Federal Processor at the Department of Education will determine your Expected Family Contribution (EFC) and send you a Student Aid Report (SAR). Review your answers for accuracy and verify that UMD's school code 002388 is on your SAR.

Personal Identification Number (PIN)

After you complete the FAFSA, you will also receive a PIN in a separate mailing, or via E-mail if you filed your FAFSA online. Your PIN will allow you to access your personal information via U.S. Department of Education systems. If you borrow a Ford Federal Direct Loan, you will need your PIN to complete your Direct Loan Master Promissory Note (MPN). For these reasons, **it is important to keep your PIN number**. If you did not receive a PIN, or to request a new PIN, go to <http://www.pin.ed.gov/PINWebApp/pinindex.jsp>.

When UMD receives your FAFSA information from the Federal Processor we will review your application and contact you via e-mail to your University assigned e-mail account if additional documents are needed.

After we review all documentation requested, UMD will determine your eligibility for financial aid and will send you an electronic Financial Aid Award Notice (eFAAN) so you can view/accept/decline your financial aid award(s).

Every application is reviewed for eligibility for all federal, state, and institutional programs. UMD knows that each student has a different financial situation. A financial aid award package consists of funding from one or a combination of financial aid programs and is designed to help meet your educational costs.

Unfortunately, UMD cannot always completely meet the needs of every student due to the funding limits of the various aid programs. The primary responsibility for paying for school rests with the family. Financial aid is intended to supplement, not replace, financial support from you and your family.

Although the financial aid office expects to provide the aid offered to you, funds cannot be guaranteed. Most of the money is provided by the federal government and the State

of Minnesota. Some offers are estimates and may change. There is also the possibility that a program may be discontinued or that funds will not be appropriated to UMD. If this happens, the financial aid office will notify you and either change or withdraw the offer.

Eligibility Requirements

To be considered for financial aid at UMD, you must meet all of the following eligibility requirements:

- Be admitted to a degree- or eligible certificate-granting program at UMD.
- All financial aid awards are initially based upon full-time enrollment each term. Some award(s) will be reduced or cancelled if you do not enroll full-time. Various program requirements are listed under *Types of Aid* on the Financial Aid and Registrar website at <http://www.d.umn.edu/fareg>. Contact the Student Assistance Center for information about how your financial aid awards might be affected.
- Once admitted, maintain satisfactory academic progress (SAP) (see <http://www.d.umn.edu/fareg/SAP/index.htm>.)
- Comply with requests for documentation if selected for verification.
- Be a citizen or eligible noncitizen of the United States.
- Not show unwillingness to repay an educational loan.
- Meet the eligibility requirements for each aid program from which you accept financial aid.
- Be in compliance with Selective Service registration requirements.

Financial Aid Criteria Formula

The institution you attend determines the Cost of Attendance (COA). The information you report on your FAFSA determines your Expected Family Contribution (EFC). The following formula determines your financial need:

$$\begin{aligned} & \text{COA} && \text{(determined by your school)} \\ - & \text{EFC} && \text{(determined by FAFSA information)} \\ \hline & \text{Unmet Financial Need} \end{aligned}$$

The primary responsibility to pay for college rests with the family.

ESTIMATED COST OF ATTENDANCE (COA) 2007–2008

(for full-time students)

The Office of Financial Aid and Registrar sets a budget reflecting the cost of attendance for one 9-month academic year, including:

- **Direct educational costs**—tuition, fees, instructional books and supplies.

- **Indirect or maintenance costs**—room, board (on or off campus), transportation, miscellaneous and personal expenses.

The following is an estimate of the direct and indirect costs to attend UMD as of the date this guide was printed.

	R/P*	R/NP**	NR/NP***
Direct Costs			
Tuition & fees	<u>\$9,314</u>	<u>\$9,314</u>	<u>\$20,146</u>
Books & supplies	1,166	1,166	1,166
Indirect Costs			
Room & board	2,376	5,950	5,950
Personal expense/ miscellaneous	1,382	1,382	1,382
Transportation	<u>1,200</u>	<u>1,200</u>	<u>1,200</u>
Total	\$15,438	\$19,012	\$29,844

*R/P—Minnesota Resident living with Parents

** R/NP—Minnesota Resident not living with Parents

*** NR/NP—Non Resident not living with Parents

Note: Loan fees of \$70 for undergraduate students will be added to the budget for those students who accept Direct Subsidized or Unsubsidized loans.

Additional information on cost of attendance, such as Wisconsin, North Dakota and South Dakota reciprocity, study abroad and Midwest Student Exchange Program (MSEP), etc., is available online at http://www.d.umn.edu/registrar/tuition_and_fees.html.

ACCEPTING THE AWARD OFFER

Your first offer of financial aid is based on full-time attendance for both semesters of the 2007–2008 academic year. If your registration is less than full-time, or if you do not attend the University both semesters, your award(s) will be adjusted prior to disbursement. If your financial aid package is changed during the year, UMD will send you a *Revised Financial Aid Award Notice*.

You must report any additional aid not awarded by the financial aid office. A financial aid package may be adjusted if you receive additional scholarships or assistance from any source (e.g., Division of Rehabilitation Services [DRS], VA benefits, etc.).

DISBURSEMENT OF FUNDS

If your file is complete and you have registered for the required number of credits for your aid program(s), federal regulation allows UMD to credit your student account on the following dates.

Fall Semester 2007—August 27, 2007

Spring Semester 2008—January 7, 2008

May/Summer Session 2008—June 2, 2008

Plan ahead to cover expenses (e.g., books, rent for off-campus housing) due before the beginning of each term.

Electronic Credit

Most financial aid payments are credited electronically to a student's UMD account. These payments include: Federal Pell Grants; Minnesota State Grants; William D. Ford Federal Direct Subsidized, Unsubsidized, and Parent Loans for Undergraduate Students (PLUS); Federal Supplemental Educational Opportunity Grants (SEOG); University Scholarships; Federal Perkins Loans; SELF Loans; State Indian Scholarships; and other aid administered by UMD. Financial aid will pay toward charges on your student account such as tuition, fees, room and board, and University health insurance. If excess funds remain, the University will either mail you a check or deposit funds directly into your bank account via direct deposit.

Go to <http://www.d.umn.edu/students>

Under Records column, select

Direct Deposit Online

Enter your UM internet ID and password to get to the Self-Service Direct Deposit website.

Paper Checks

Some private scholarships, agency grants or scholarships and some alternative loans are disbursed as checks. You must pick up a voucher for the check at the Student Assistance Center; your registration will be verified, and you will need to present a picture ID. This voucher is necessary in order for you to sign for the check at the Cashier's Office.

Outside Scholarship Checks

If an outside scholarship foundation sends your check to UMD, payable to you and UMD, go to Solon Campus Center 21 to pick up a voucher. This voucher is necessary in order for you to sign your check at the Cashiers Office. To pick up a financial aid voucher, you must present a University of Minnesota student ID card (UCard) or driver's license. Your registration will be verified prior to release of your voucher(s) or check(s). If your scholarship check is made payable to UMD only, it will be applied automatically to your student account.

YOUR FINANCIAL AID RESPONSIBILITIES AND RIGHTS

It is your responsibility:

- To check your UMD e-mail account regularly because University assigned e-mail accounts are the University's official means of communication with you.
- To read all materials sent to you.
- To be prepared to provide the expected yearly student and parent contribution to cover academic expenses.
- To provide accurate, factual information on all financial aid forms requested, within 30 days of the request *but no later than two weeks prior to the last date of attendance*, whichever is earlier. Failure to do so will result in cancellation of part or all of your financial aid award(s).
- To register early. Registration after the start of a term may result in a delay or cancellation of part or all of your financial aid. If you register for courses after the census date (the end of the second week of the semester), the credits you add cannot be counted toward your financial aid eligibility for several programs including Pell and campus-based aid.
- Once admitted, to maintain satisfactory academic progress as defined by the *UMD Academic Progress Standards for Financial Aid Recipients* available online at <http://www.d.umn.edu/fareg/SAP/index.htm>.
- To understand that if you withdraw from any or all of your classes, federal regulations require that all or a portion of any tuition refund you receive be credited to the financial aid funds from which you received assistance. You may also be required to repay any funds you received in excess of your tuition costs that were intended to assist you with living expenses while you attend school. Contact the Student Assistance Center for further information.
- To check financial aid awards disbursed each term against your Financial Aid Award Notice (eFAAN).
- To know that defaulting on any student loan or owing repayment for any aid will result in denial of additional aid.
- To repay aid received in excess of your calculated financial need.
- To notify your University employer if you drop below half-time enrollment.
- To notify the Student Assistance Center of any change in your name.
- To reapply for financial assistance annually.
- To keep records of all your electronic Student Accounts Receivable bills.

You have the right:

- To know how much aid you will receive each term and when it will be disbursed.

- To know the terms of any employment program awards offered.
- To know the interest rate of any loan offered, the repayment amount, the repayment procedures, when repayment begins, and the length of the repayment period.
- To have access to your financial aid file.
- To receive financial aid counseling.
- To privacy of information regarding your financial aid file. Information from your file will not be released to anyone, except University staff and financial aid donors requesting such information, without your signed release.
- To receive financial aid as long as you are eligible and funds are available.
- To appeal any award decisions you feel warrant consideration due to emergency circumstances beyond your control, or office error.

SATISFACTORY ACADEMIC PROGRESS (SAP)

UMD's complete SAP standards for financial aid recipients are available online at

<http://www.d.umn.edu/fareg/SAP/index.htm>.

Every school participating in federal or state financial aid programs is required to monitor its financial aid recipients' academic progress. Each term, the Office of Financial Aid and Registrar monitors academic progress for all coursework attempted.

MAINTAINING ELIGIBILITY

To maintain eligibility for federal, state, and University aid, you must meet all of the academic guidelines outlined in the SAP standards. Four components of your record determine whether or not you are meeting satisfactory academic progress standards: admission to an eligible degree- or certificate-granting program, grade point average (GPA), completion ratio, and timeframe.

Eligible Academic Program

You must be admitted to an eligible degree- or certificate-granting program offered in one of the following collegiate units: College of Liberal Arts, College of Education and Human Service Professions, College of Science and Engineering, School of Fine Arts, or the Labovitz School of Business and Economics.

While you may not have been dismissed from a collegiate unit, you may be ineligible for federal, state and University aid when your collegiate unit's academic standards differ from those of the federal or state government.

GPA

As an undergraduate student you must maintain a GPA of 2.0 (or higher if required by the collegiate unit) once you

have attended UMD the equivalent of four (4) semesters or have earned a total of sixty (60) semester credits (including transfer credits), whichever comes first. However, your collegiate unit will begin reviewing your GPA after your first term of attendance. Continuation of certain scholarships and tuition waivers may require a different GPA than specified here. Contact the UMD Office of Admissions for further information.

Completion Ratio

Your course completion ratio must be at least 75%. To calculate your completion ratio, divide your credits earned with a passing grade, including transfer credits, by your total credits attempted, including transfer credits. Grades of "F", "I", "W" and "N" are counted as "attempted."

Timeframe (Attempted Credits)

Federal regulations limit the amount of time a student can receive financial aid. If you attempt 125% or more of your degree or certificate credit requirements (120 credits for most degree programs) without completing a degree or certificate, you will be placed on financial aid probation. If you attempt 150% of degree or certificate requirements without completing a degree or certificate you will be placed on financial aid suspension and will be ineligible for aid. All University of Minnesota attempted credits, as well as transfer credits, are counted.

SAP standards apply to the following aid programs administered by UMD:

Federal Programs: Pell Grant; Supplemental Educational Opportunity Grant (SEOG); Perkins Loan; Work Study Program; Direct Subsidized Loan, Unsubsidized Loan, and Parent Loan for Undergraduate Students (PLUS); and federal grants.

State Programs: Minnesota State Grant, Student Educational Loan Fund (SELF), and Non-AFDC Child Care Grant.

Institutional Programs: University and departmental need-based grants, scholarships, employment, loans and all other institutionally funded programs.

Private loans requiring the school's certification.

If you fail to meet SAP requirements, you will be placed on financial aid probation for your next term of attendance. While on financial aid probation, you may still receive financial aid. At the end of your probation term, you will be taken off probation, provided you are meeting ALL SAP requirements. If you fail to meet all SAP requirements, after your probation term, you will be placed on financial aid suspension.

While on financial aid suspension, you are ineligible to receive federal, state and University aid. This does not automatically result in withdrawal from classes, which means that you are fully responsible for any debt you have incurred at the University.

Students on financial aid suspension may be eligible to apply for a limited number of alternative loans. For further information go to http://www.d.umn.edu/fareg/loans_Private.htm or contact the Student Assistance Center for more details.

APPEAL AND REINSTATEMENT

To return to financial aid probation status, you must complete one term at your own expense and maintain the minimum required GPA and completion ratio requirement. You may also appeal by completing a *Satisfactory Academic Progress Appeal (SAP)* on the basis of medical, legal, emotional or other extenuating circumstances. The SAP appeal form may be printed from <http://www.d.umn.edu/fareg/forms.htm>.

Submitting an appeal does not guarantee reinstatement of aid. Appeals are reviewed on a case-by-case basis. If your appeal is granted, you will be placed on financial aid probation for the term in which the appeal is granted. Your appeal must be submitted no later than two weeks prior to the end of the term for which you wish to be reinstated. Retroactive approval for a previous term is not possible.

SPECIAL CIRCUMSTANCES

If your financial situation changes substantially during the year after completing the FAFSA, or your family has unusual circumstances (such as tuition expenses at an elementary or secondary school, unusual medical or dental expenses not covered by insurance, a family member who recently became unemployed, or changes in income or assets that affect eligibility for financial aid), you may submit a *Special Circumstances* form for reconsideration of financial need.

Special Circumstances requests will not be processed prior to August of the award year. Therefore, fall semester awards may be based on your original FAFSA application.

Costs associated with life-style choices or consumer indebtedness (house payments, owning or operating a car, living without roommates, credit card purchases, etc.) cannot be covered by financial aid programs.

Note: A parent cannot be included as a college student on the FAFSA. There are a few exceptions to this policy. Please contact the Student Assistance Center for more information.

REVISIONS AND OVERAWARDS

Federal and state regulations prohibit receiving financial assistance that exceeds your cost of attendance. If you receive assistance not listed on your original eFAAN (e.g., veterans benefits, National Guard benefits, scholarships, DRS, or JTPA), your original financial aid offer may be reduced or cancelled. If you receive aid in excess of your cost of attendance or over your unmet need, you may be required to repay the amount overawarded. If your award is revised, you will receive a *Revised Financial Aid Award Notice*.

Institutional Quality Assurance Program

On your Student Aid Report (SAR), you may be notified that you have been selected to have the financial information you provided on your FAFSA verified. UMD does not participate in the regular federal verification program, but operates our own institutional Quality Assurance Program (QAP), conducted through the U.S. Department of Education. By participating in this program, UMD is exempt from certain federal regulations regarding verification. Do not submit documentation to the UMD Office of Financial Aid and Registrar unless it has been specifically requested by our office.

If you are selected by the Quality Assurance Program, UMD may request your federal tax return, your parents' and/or spouse's return, in addition to supporting documentation to verify all or some of the following items: adjusted gross income, federal income taxes paid, untaxed income, household size, number of family members in college, and dependency status. Keep copies of all recent federal income tax returns, business and farm schedules, and W-2 forms, in case we request them. This verification process must be completed before you can receive aid. Aid that was awarded to you prior to verification of your application may be adjusted or cancelled, as required.

The Office of Financial Aid and Registrar reserves the right to request information at any time during the academic year to clarify data that you provided on your financial aid application.

WITHDRAWAL/RETURN OF FUNDS

The financial aid office recalculates financial aid eligibility for students who withdraw, drop classes, or are dismissed. If you withdraw, or drop from classes, during a semester, you may be eligible to receive a refund of tuition and course fees, depending upon when you withdraw or drop. However, if you receive financial aid, you, as well as the financial aid office, may be required to return to the federal government all or a portion of the aid disbursed to you and/or to your student account. Additional information is available online at

http://www.d.umn.edu/fareg/refund_index.htm.

TYPES OF FINANCIAL AID

All financial aid awards are initially based on full-time enrollment for both semesters. If you do not enroll full-time, your award(s) will be prorated based on actual enrollment.

You must maintain full-time status to receive the full amount from the following aid programs: Federal Perkins Loan, Supplemental Educational Opportunity Grant (SEOG), University grants, and some outside scholarships.

While most financial aid awards require you to file a FAFSA, the FAFSA is not required for Miscellaneous Student Employment, some alternative loans (e.g., Wells Fargo Collegiate Loans and CitiAssist Loans) and some outside scholarships.

GRANTS AND SCHOLARSHIPS

Federal Pell Grant

FAFSA required

Federal Pell Grants are awarded to undergraduate students working toward their first baccalaureate degree. For 2006–2007, these grants ranged from \$400 to \$4,050. The actual award depends on the student's Expected Family Contribution (EFC) and the number of credits for which you register. If you have been awarded a Pell Grant and your enrollment is less than full-time, your award will be prorated.

Minnesota State Grant

FAFSA required

These need-based grants are awarded to Minnesota residents who are undergraduates, have not received their first baccalaureate degree, and have not attended post secondary institutions more than the equivalent of four years at full-time status. The original offer is based on the average cost of 15 credits of registration per semester. Your actual award amount will differ from your original offer if you have less than 15 credits. Students who are delinquent in paying child support or have a defaulted SELF loan are ineligible for a Minnesota State Grant.

Federal Supplemental Educational Opportunity Grant (SEOG)

FAFSA required

Federal SEOG grants are awarded to full-time undergraduate students working toward their first baccalaureate degree. Awards range from \$100 to \$3000 per academic year depending upon the availability of funds. You must be eligible for the Federal Pell Grant to receive the Federal SEOG.

University Grants and Scholarships

University grants and scholarships are awards supported by friends of UMD, foundations, organizations, and alumni. Some of these awards are offered to early applicants with

high unmet need. Scholarships available to new first-year students are listed at

<http://www.d.umn.edu/admissions/meritschol.html>.

For information about the Founders Free Tuition Program see <http://www.d.umn.edu/admissions/founders.html>.

Non-AFDC Child Care Grant

Funding is available to Minnesota residents seeking their first baccalaureate degree who meet the income eligibility criteria and Minnesota State Grant eligibility requirements. A separate application is required and must be renewed annually. Information and applications are available through the Student Assistance Center.

American Indian Students

Members of a federally recognized tribe, who attend or are accepted by an accredited institution, and who apply for all available financial aid may be eligible for need-based scholarships through the Bureau of Indian Affairs or the Minnesota State Indian Scholarship Program. To be approved by the Minnesota Indian Scholarship Committee or the State Indian Scholarship Program, a student must be a Minnesota resident and one-fourth blood quantum.

Students can apply for these scholarships through the tribal agency where they are affiliated or enrolled; through the American Indian Learning Resource Center, 209 Bohannon Hall UMD, or by writing:

Minnesota Indian Scholarship Program
Minnesota Office of Higher Education
1450 Energy Park Drive Suite 350
St Paul MN 55108

(800) 657-3927

Fax: 651-582-8879

E-mail: <mailto:cfl.indianeducation@state.mn.us>

Outside Scholarships

Contact your high school guidance counselor for listings of scholarships from civic groups, churches, and businesses which may be available to UMD students. Check online at http://www.d.umn.edu/fareg/scholarships_outside.htm.

Scholarships count toward meeting your financial need. If receipt of a scholarship causes your total award package to exceed your financial need, some of your awards may need to be adjusted.

LOAN PROGRAMS

Student loans are sources of financial aid which must be repaid at a future time. Loans are usually disbursed on a semester basis and require the student to be enrolled at least half-time. Repayment and deferment terms for student loans vary, with information available from the

Office of Financial Aid and Registrar or from the individual loan lenders. To be eligible for a federal or state loan, you must be a U.S. Citizen or permanent resident.

William D. Ford Federal Direct Loan Program

FAFSA and half-time status required

UMD participates in the William D. Ford Federal Direct Loan Program. Direct lending simplifies the loan process, making it possible for the school to finance, deliver and be the primary student contact for the loan, eliminating involvement with lending institutions and guarantee agencies. The U.S. Department of Education, rather than a bank or credit union, is the lender and delivers loan funds through UMD.

The William D. Ford Federal Direct Loan Program is a low interest loan program with Subsidized and Unsubsidized loans for students, and a Parent Loan for Undergraduate Students (PLUS). The maximum interest rate for a Federal Direct Subsidized or Unsubsidized Loan is 8.25%.

William D. Ford Federal–Direct Subsidized Loan

You must demonstrate financial need to receive the Federal Direct Subsidized Loan. The federal government pays the interest on this loan while you are in school, for six months after you leave school or drop below half-time enrollment, and during periods of certain deferments. At the end of this six-month grace period, repayment of principal and interest begins.

William D. Ford Federal–Direct Unsubsidized Loan

You do not need to demonstrate financial need to receive this loan. This loan begins to accrue interest from disbursement until it is paid in full. You may pay on the interest while in school or have the interest added to the principal of the loan. If you borrow an Unsubsidized Loan, you are also responsible for interest during the six-month grace period and during periods of deferment. Terms and conditions for deferments and forbearance are the same as for the Federal Direct Subsidized Loan.

William D. Ford Loan Borrowing Limits		
<i>(Annual and Aggregate Subsidized/Unsubsidized)</i>		
	Annual\$	Aggregate\$
Dependent Undergraduates		
1st year	3,500	
2nd year	4,500	
3rd, 4th, 5th years	5,500	23,000
Independent Undergraduates		
1st year	7,500 ¹	
2nd year	8,500 ²	
3rd, 4th, 5th years	10,500 ³	46,000 ⁴
<i>Maximum allowed as subsidized loan:</i>		
<i>¹ \$3,500, ² \$4,500, ³ \$5,500, ⁴ \$23,000</i>		

Federal Perkins Loan

FAFSA and full-time status required

These low-interest loans are for undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a UMD financial aid office—UMD is the lender. Repayment of this loan begins nine months after the student graduates or drops below half-time enrollment. Currently, the annual interest rate is 5%, with a maximum of ten years to repay.

Entrance Counseling

Entrance counseling is designed to inform you of your rights and responsibilities as a borrower. Entrance counseling requirements vary by loan program. If you receive a loan through the William D. Ford Federal Direct Loan Program, you must complete loan entrance counseling online at <https://www.dlsonline.com/entrancecounseling/main-entc.asp> before receiving your first loan disbursement. If you borrow a SELF Loan, you will also need to do online entrance counseling.

Promissory Notes

If you borrow from the Federal Perkins Loan program or from the William D. Ford Federal Direct Loan program, you will receive an e-mail instructing you to complete a promissory note. If you borrow loans under both of these programs, two notes will be required. After you have accepted your loan(s), you will receive an e-mail instructing you to complete your promissory note(s) online.

The William D. Ford Direct Loan Program uses a master promissory note (MPN), which means that loans for multiple aid years may be disbursed without the student needing to complete a new note.

At at <http://www.d.umn.edu/fareg>, see the link to *Complete your Master Promissory Note (MPN) for Direct Subsidized and/or Unsubsidized Loan* at the above website. Students sign this promissory notes online using a Personal Identification Number (PIN) issued by the Department of Education. If you have lost your PIN, or if you do not know it, you can request a duplicate PIN from <http://www.pin.ed.gov>.

The Perkins promissory note does not require a PIN number. At <http://www.d.umn.edu/fareg>, see the link to *Complete Perkins Loan Promissory Note*.

Exit Counseling

If you received a Federal Perkins Loan or William D. Ford Federal Direct Loan, you must make an appointment before withdrawing or graduation for an exit interview at Room 129, Darland Administration Building.

ALTERNATIVE LOAN PROGRAMS

For information on how to apply, contact the Student Assistance Center or go to http://www.d.umn.edu/fareg/loans_alter_guide.htm.

The Federal Direct Parent Loan for Undergraduate Students (Federal Direct PLUS)

FAFSA and half-time status required

The University of Minnesota system requires the FAFSA to be completed for this loan.

This program provides an opportunity for parents to borrow funds for their dependent student's educational costs. The interest rate is set annually (maximum of 9%) and repayment begins 60 days after the loan is disbursed. Loan amounts may not exceed educational costs minus any other financial aid received or estimated, and borrowers must be credit worthy.

Borrowers who choose to take out the PLUS Loan will be required to complete two forms before the loan can be processed. The student will receive an e-mail advising that these steps need to be completed.

The *Master Promissory Note (MPN) for Direct Parent (PLUS) Loan* can be completed online at <http://www.d.umn.edu/fareg>.

The *Active Confirmation Form for Ford Federal Direct Parent Loan for Undergraduate Students (PLUS)* can be printed from <http://www.d.umn.edu/fareg/forms.htm>.

The Student Educational Loan Fund (SELF)

FAFSA and half-time status required

This loan is available to Minnesota residents attending eligible post-secondary institutions in Minnesota or out-of-state, and to nonresidents attending eligible Minnesota post-secondary institutions. It requires a creditworthy co-signer. The SELF loan will automatically be offered to you on your Financial Aid Award Notice (FAAN) if you meet eligibility requirements.

Freshman students may borrow up to \$7,500 per year through this variable interest rate loan, with a minimum loan of \$500.

You must make interest payments every three months while in school. After leaving school, you make monthly *interest only* payments for the first year and begin principal and interest payments the second year. An alternate repayment plan allows for payments of interest only for two years, with principal and interest payments beginning in the third year. Using this extension of *interest only* payments does not

extend the total repayment period. There are no payment deferments offered on the SELF loan. Loan eligibility may be reduced if you are receiving other financial aid. For further details on the SELF loan and how to apply, go to http://www.d.umn.edu/fareg/loans_SELF.htm.

STUDENT EMPLOYMENT

The Office of Student Employment has positions available at the University and throughout Duluth under two separate employment programs: College Work-Study and Miscellaneous Employment. Job vacancies for both on- and off-campus positions are posted online at <http://www.d.umn.edu/umdhrr/studentjobs/jobs.html>.

Federal College Work Study (CWS)

FAFSA and half-time status required

College Work Study is a need-based program, and the amount you may earn under the program will be determined by your FAFSA and other aid received. If you are awarded CWS, you will receive a letter with more information on how the program works.

Most CWS positions available are on campus and pay the same as Miscellaneous Student Employment. A CWS award is not a guarantee of employment. If you are not offered CWS, but want to find out if you are eligible, contact the Student Assistance Center.

Additional information regarding CWS is available online at http://www.d.umn.edu/fareg/employment_Work_Study.htm.

Miscellaneous Employment

Half-time status required

Miscellaneous Employment positions on campus and throughout the Duluth community are available to students registered at least half-time. If you enroll for a minimum of six credits spring semester, and you will return fall semester, you may be employed under Miscellaneous Employment during the summer term without summer enrollment.

Additional information regarding miscellaneous employment is available online at http://www.d.umn.edu/fareg/employment_miscellaneous.htm.

HELPFUL HINTS

- Read all materials sent to you.
- Keep photocopies of all financial aid correspondence sent to you and *respond immediately*.
- Be sure to pick up any of your scholarship and alternative loan checks that are not electronically disbursed. Checks are held for only 30 days.
- Keep your address current online at <http://www.d.umn.edu/Register>
Under Personal Information, select View/Change Your Personal Information

ADDRESSES AND PHONE NUMBERS

Include either your UMD student ID number or your Social Security number on all correspondence.

UMD SCHOOL CODE 002388

UMD Office of Financial Aid and Registrar

Student Assistance Center

8:00 a.m. - 4:30 p.m. Monday - Friday

21 Solon Campus Center

Call (218) 726-8000 or (800) 232-1339

Web address: <http://www.d.umn.edu/fareg>

E-mail address: <mailto:umdhhelp@d.umn.edu>

Federal Student Aid Information Center

PO Box 84

Washington DC 20044-0084

Call (800) 433-3243,

TDD (800) 730-8913, for program information and questions, ordering a duplicate SAR, learning the holder of your existing student loans (if applicable), making address changes on your FAFSA, or adding a school to your SAR

SELF Loans

For questions regarding SELF Loan application processing by the State of Minnesota, Office of Higher Education, **Call** (800) 657-3866

Twin Cities Metro (651) 642-0567

For questions regarding an existing SELF Loan, **Call** Firstmark Services at (888) 538-7378 or (651) 265-7666

Direct Loan Servicing Center

<http://www.dlserver.ed.gov>

Borrower Services (800) 848-0979

Loan Consolidation (800) 557-7392

PO Box 1723

Montgomery AL 36102-1723

Correspondence (except payments)

Direct Loan Servicing Center

Attn: Borrower Services Department

PO Box 4609

Utica NY 13504-4609

Payments

Direct Loan Payment Center

PO Box 530260

Atlanta GA 30353-0260

UMD Loan Collections Office

For Perkins Promissory Note questions or exit interviews:
University of Minnesota Duluth
129 Darland Administration Building
1049 University Drive
Duluth MN 55812
(218) 726-8103

Internal Revenue Service (IRS)

To request a copy of a tax return:
Visit your local IRS office or
Call (800) TAX-1040 (allow 15 days for delivery).

U.S. Citizenship and Immigration Services (USCIS)

For verification of citizenship
St. Paul District
2901 Metro Drive Suite 100
Bloomington MN 55425
(800) 375-5283

UMD Student Accounts Receivable

For billing questions regarding your account:
Windows 15–16, Darland Administration Building
(218) 726-7190

Federal Student Aid (FSA) Ombudsman

If, after working with UMD, your lender, or your loan servicer, you still have unresolved loan problems, you can contact the FSA Ombudsman. They will accept complaints about Direct Loans and Perkins Loans. They do not disburse loans, take in loan payments, process deferments or mail out forms (contact UMD, your lender or loan servicer directly for these services), nor do they accept complaints about grants or private sources of student financial aid.

U.S. Department of Education
FSA Ombudsman
830 First Street NE
Fourth Floor
Washington DC 20202-5144
(877) 557-2575
Fax: (202) 275-0549
<http://ombudsman.ed.gov>

UMD OFFICE OF ADMISSIONS AND FRESHMAN FINANCIAL AID

(800) 232-1339

E-mail: <mailto:umdadmis@d.umn.edu>

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For updated information,
see our website at <http://www.d.umn.edu/fareg>.

The University of Minnesota is an equal opportunity educator and employer.

This publication is available in alternative formats upon request. Please call the Student Assistance Center, (218) 726-8000.