

# Financial Aid

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<b>Hours:</b>	Monday – Friday, 8 a.m. – 5 p.m.

The Dixie State University (DSU) Financial Aid program exists to ensure that no qualified student will be denied the opportunity to continue his or her education because of economic disadvantages. Through a program of grants, work-study, scholarships, and loans, students enrolled at DSU are able to supplement their own resources and the resources of their families to complete a course of study.

Financial aid is awarded on the basis of need and other eligibility criteria established by the U.S. Department of Education and other agencies at the state level. There is no discrimination based on race, color, religion, age, sex, national origin, health-related condition, disability, or status as a veteran. Students must meet Satisfactory Academic Progress standards and must be an American citizen or eligible Non-citizen to be eligible to receive financial aid funds.

## Pell Grant Lifetime Limit

Each student is limited to a total of 12 full-time equivalent semesters (or 6 full years) of Pell Grant eligibility during his/her lifetime. This limit applies to all students, regardless of when they received their first Pell Grant. Once a student has received Pell Grant equal to 12 full time semesters, s/he will not be eligible for further Pell Grant funding. There are NO exceptions to this federal regulation.

## Course Eligibility for Federal Financial Aid

Students who apply for and qualify to receive federal financial aid can only receive federal financial aid for courses that lead directly to his/her officially declared academic program. The course requirements for each academic program will be housed in Degree Works ([https://bannersec.dixie.edu/proddad/twbkwbis.P\\_WWWLogin](https://bannersec.dixie.edu/proddad/twbkwbis.P_WWWLogin)).

Please note that in accordance with federal guidelines, financial aid can only be applied towards classes that are a part of the graduation requirements for the student's academic program. Should a student enroll in a course/courses that are not a part of their academic program's graduation requirements, his/her aid award will be reduced.

Most students do not have elective credits beyond their general education and major requirements. The total number of elective credits is generally around 30. Students are eligible to receive federal financial aid for these elective credits.

Since minors are not required for graduation they are not eligible for federal financial aid unless the student uses his/her general education and major elective credits towards the minor. Any additional credits needed to complete their minor will be at the student's own expense unless they take the credits above the threshold of the grants and loans the student is receiving.

Contact the DSU Financial Aid Office (<http://financialaid.dixie.edu>) with any questions you may have concerning course eligibility.

## Guidelines for Financial Aid Applications

- Apply for Admission:** Students are not eligible for any financial aid or scholarships until they have been successfully admitted to DSU as matriculated, degree-seeking students.
- Apply for Financial Aid:** Students must complete the Free Application for Federal Student Aid (FAFSA) (<http://www.fafsa.gov>). The FAFSA should be completed as soon as possible after January 1st for the upcoming academic year, using the student and parents' prior year's federal tax information (as applicable to the applicant.). The institutional code for Dixie State University is 003671.
- Deadlines & "Priority" Dates:**

If you plan to enroll in:

If you plan to enroll in:	FAFSA should be completed by:	All required paperwork must be submitted to Financial Aid Office by:
Fall Semester	May 1	July 1
Spring Semester	October 1	November 1
Summer Term	April 1	April 15

Students who do not meet these deadlines may still apply to receive federal student aid. However, there is no guarantee that their financial aid funds will be available to meet any tuition payment deadlines.

- Application Notification Process:** Once the FAFSA is processed, students are contacted via their Dmail (Dixie e-mail). Students are notified of missing and/or required documents needed to complete verification of their FAFSA. Once all required documents are received and the students' application is verified, an official "Financial Aid Award Notification" is sent through Dmail. (Information regarding Dmail is located in the Academic Advisement ([catalog.dixie.edu/](http://catalog.dixie.edu/)))

campusresources/advising) section of this catalog.) It is the student's responsibility to ensure that the balance owed for tuition and fees is paid in full. There are no guarantees that financial aid will be sufficient to cover the total balance or that it will be paid by the due date.

5. **Student Responsibilities:** To receive Federal Title IV assistance and state assistance, a student must:
  - a. demonstrate financial need, as determined by the U.S. Department of Education.
  - b. have a high school diploma or GED certificate on file with DSU.
  - c. be enrolled in an eligible program of study.
  - d. be a U.S. citizen or an eligible non-citizen.
  - e. have a valid Social Security number.
  - f. maintain satisfactory academic progress.
  - g. certify that they are not in default on a federal student loan.
  - h. register with Selective Service, as required.
  - i. submit all required documentation to verify FAFSA information, as required.

## After Students Have Been Awarded Financial Aid

1. **Respond:** Students should immediately review their award notification and make a decision to accept or reject any student loan and/or work-study offers. Acceptance must be done through the student's MyDixie login. Once awards are accepted, students will receive follow-up Dmail messages with further instructions on how to complete entrance loan counseling and master promissory notes, or how to locate and apply for work-study jobs.
2. **Register for Classes:** Students must be enrolled in classes (leading to a degree or certificate) prior to receiving any financial aid funds. Funding amounts may vary from award notification amounts based on enrollment status.
3. **Enrollment Requirements:** Students must begin attending their courses. Non attendance will require full repayment of all disbursed funds by the student. Pell Grants are prorated each semester based on the enrolled number of credit hours (see chart below). Pell Grant payments are locked at the end of the 3rd week of each semester (Census Date), and Pell Grant payments are adjusted up or down, based on a student's enrollment status on the Census Date. Federal Student Loans require at least 6 credit hours of enrollment and Federal Work Study requires 9 credit hours of enrollment.

Financial Aid	Required Credits
Full-time	12 or more credits
Three-quarter time	9 - 11.5 credits
Half-time	6 - 8.5 credits
Less than half-time	.5 - 5.5 credits

4. **Completion Requirements:** Federal Financial Aid eligibility is qualitative and quantitative. Students are required to complete 67% of all credit hours they have attempted and to maintain a cumulative 2.0 Grade Point Average (GPA). Students who fail to complete either requirement are placed on "Financial Aid Probation" for failure to make Satisfactory Academic Progress (SAP). Students who fail to meet SAP requirements in a second consecutive semester are placed on "Suspended" status and will not receive Federal Financial Aid until they improve their GPA and complete attempted credit hours to meet the minimum standards. Students who do not successfully complete any credit hours (received grades of AU, F, I, or W in all classes) will be automatically suspended from Financial Aid without probation. All students have the right to appeal their status. If their appeal is granted, they will be placed on probation and must complete the requirements set forth by the Financial Aid Office. The student will be notified via their Dmail concerning their appeal status. Students must follow the guidelines set forth by the Financial Aid Office in cases of continued probation.

**Pell Grant Eligibility for Repeating a Course for a Higher Grade:** Pell Grant funding may not be used to pay for more than one repeat of a course in which a student previously received a passing grade (A through D-). Here is an example: A student takes Math 1010 and the student earns a grade of "D". The student takes the course again, and this time earns a grade of "C-". If the student wants to take the course a third time in order to improve the grade, he or she would NOT be able to receive Pell Grant funds again for this course. In this instance, if the student was enrolled for 13 credit hours, they would only receive Pell Grant money for the 9 eligible credit hours. There are NO exceptions to this federal rule.

If a student retakes a course that is not aid-eligible, a recalculation of the grant to exclude the credits for the repeated course will be performed. This rule applies whether or not the student received a Pell Grant or other financial aid for earlier enrollments in the course. There are NO exceptions to this federal regulation.

This limitation does NOT apply to courses that may be repeated for credit. Courses that may be repeated for credit are marked with an R after the course number, and the total number of credits that a student can earn in a particular course is listed in the course description ([catalog.dixie.edu/courses](http://catalog.dixie.edu/courses)).

## Student Loan Requirements & Information

1. **Federal Direct Student Loans:** Subsidized, Unsubsidized, and Parent PLUS Loans are available to students who apply for FAFSA. First-time borrowers at Dixie State University must complete "Entrance Loan Counseling" as well as a Master Promissory Note (MPN). Information on how to locate and complete loan counseling as well as instructions for completing an MPN are sent to students via Dmail. Students who have completed less than 30 credits and apply for a student loan must wait 30 days into their first semester to receive their loan funds.
2. **Federal Perkins Loan:** Perkins Loans are awarded on a first come based to low income students. Recipients must contact Lisa Howard at 435-652-7607 or [lisa.howard@dixie.edu](mailto:lisa.howard@dixie.edu) to schedule an appointment to complete a Perkins Loan Promissory Note. First-time borrowers at Dixie State University must complete "Entrance Loan Counseling". Information on how to locate and complete loan counseling is sent to students via Dmail.

3. **Work Study Awards:** Work Study Awards are made to early applicants with financial need. Students awarded work-study opportunities must complete an application (<http://financialaid.dixie.edu/work-study-program/work-study-application-for-employment>) and arrange for on-campus interviews. In order to assist students in finding jobs and being successful employees, the Financial Aid office has a Work Study Handbook (<http://financialaid.dixie.edu/work-study-program/work-study-handbook>).

## Important Information Students Need to Know

1. **Receiving Funds:** All financial aid and scholarship funds go directly to a student's DSU account to pay tuition, fees, on-campus housing, and any other charges owed for the semester. Any remaining funds will be released to the student through the Business Services Office on the DSU campus. The current method for disbursing funds is through BankMobile Disbursements. Refund preferences can be changed at <https://dixieonecard.com>. Disbursements are made according to the option selected by the student at [dixieonecard.com](https://dixieonecard.com). DSU authorizes BankMobile Disbursements to mail a student his/her individual DixieOneCard and personal code approximately ten business days after the student registers for classes. Any questions regarding the BankMobile Disbursements process should be addressed to the DSU Business Services Office.
2. **MyDixie & Dmail accounts:** Students are strongly encouraged to check their Dmail on a daily basis. The Financial Aid and Scholarship offices send award letters, requests for information, deadline dates, and much more via Dmail. Students who fail to check their Dmail will miss out on important information. MyDixie is the login site students use to check their financial aid status, account status, and update their demographic information. It is very important for students to keep addresses and contact information updated and accurate. Delays in processing Financial Aid and/or disbursing funds due to a student's failure to check his/her Dmail or because of incorrect contact information is not the responsibility of the Financial Aid Office.
3. **Privacy Restrictions:** Students who want parents, a spouse, or a third party to have access to their financial aid information must complete a release of student information request (<http://registration.dixie.edu/wp-content/uploads/sites/78/2015/12/info-release.pdf>) or Federal Education Right to Privacy Act (FERPA) release. Without a FERPA release on file in the DSU Registrar's Office, Financial Aid staff will not discuss a student's information with anyone but the student.