

# Financial Aid and Scholarship Information

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Application for financial aid begins in January for any awarding anticipated during the following academic year. In most instances, early application benefits the applicant. Those who apply early have a greater chance of receiving more aid and of having aid available in time to meet school needs. Pell Grant and Stafford Loans are available throughout the year. Contact the Financial Aid Office for assistance. The free online application can be found at: <http://www.fafsa.ed.gov>

Scholarships are awarded to qualifying applicants who apply on or before February 1, prior to the academic year. Students should contact the Admissions Office or the department of their major for the exact deadline. For 2006 admission, the priority deadline for scholarship application is December 1, 2005.

Financial aid programs, policies, and procedures described herein reflect the latest information at publication. Changes may occur in response to state and federal requirements. Appropriate notice will be made whenever possible before any change takes effect.

For further information concerning financial assistance available for graduate students, see pages 92-93 of this catalog.

## Grants, Work-Study, and Loans

### Federal Pell Grant

Available to undergraduates. Grants do not need to be repaid.

### Federal Supplemental Educational Opportunity (FSEOG) Grant

Available to undergraduates. Grants do not need to be repaid. The maximum award varies yearly. Awarding is based on need and funding.

### Leveraging Educational Assistance Partnership (LEAP) Grant

Awarded to resident undergraduates who demonstrate exceptional need. Awards are based on availability of funds.

### Utah Centennial Grant (UCOPE)

Available to undergraduate residents of Utah. Awards are based on availability of funds.

## Other Grants and Special Benefits

Contact the Financial Aid Office for details concerning BIA or Tribal Grants.

### Federal College Work-Study (FCWS)

Provides part-time on-campus employment to enable students to earn a portion of their educational expenses during the college year. Awarding is based on the availability of funds.

### Federal Perkins Loan

Undergraduate students generally may borrow up to \$3,000 per year, to a total school amount of not more than \$15,000. Graduate students may borrow \$4,000 per year, up to \$30,000. Monthly payments and interest begin after graduation, withdrawal, or otherwise leaving school, or after dropping below 6 credits. A 5 percent simple interest rate applies. Awarding is based on need and funding.

### Federal Stafford Loan

Low, variable interest loans. Freshmen may apply for up to \$2,625 each regular school year; sophomores may apply for up to \$3,500 a year; juniors, seniors, and second bachelor's degree students may apply for up to \$5,500 a year; and graduates may apply for up to \$8,500 a year. Aggregate borrowing limits are \$23,000 for undergraduates and second bachelor's degree students, and \$65,500 for graduates. Monthly repayment begins after completing or leaving school, or after dropping below 6 credits. Interest accrued prior to the beginning of repayment is paid by the federal government for "subsidized" Federal Stafford Loans. Maximum repayment period is generally 10 years.

### PLUS Loans

PLUS loans are for parents who want to borrow for their children's education. This loan provides additional funds for educational expenses. Repayment begins within 60 days after the last loan disbursement. This variable interest loan has an interest rate cap of 10 percent. This loan is available when other awarded federal aid to the student does not fully meet the school's estimated cost of education.

### Emergency Loan

An emergency loan for up to \$400 is available for USU students with fees paid for at least 6 credits. Emergency loans are not available for tuition. The duration of emergency loans is eight weeks. A low rate of interest or service charge applies.

## Method of Awarding Financial Aid

A student's **Estimated Family Contribution (EFC)** is calculated from information provided by the student on the federal financial aid application. A student's **Financial Need** is the difference between the estimated cost of education and the EFC. Financial aid is awarded to fill this need, as much as possible, using whatever funds are available.

### Estimated Cost of Undergraduate Education for Two Semesters for 2005-2006 Academic Year

	Resident	Nonresident
Tuition and Fees	See page 41	See page 41
Room and Board	\$5,400	\$5,400
Books and Supplies	1,000	1,000
Transportation	1,260	1,260
Personal Expenses	1,820	1,820
<b>Totals</b>	<b>\$9,480</b>	<b>\$9,480</b>
	plus	plus
	Resident	Nonres.
	Tuition	Tuition

# Financial Aid and Scholarship Information

## Repayment of Federal Funds Policy

Students who are withdrawing from the University and who have Federal Financial Aid must meet with their financial aid counselor prior to withdrawing.

Students who completely withdraw from the University during the course of a semester are required to return a percentage of their Federal Student Financial Aid. All types of Federal Financial Aid are included in the repayment, including: Pell Grants, Supplemental Grants, Perkins Loans, and Stafford Loans. The amount of repayment is based on the percentage of the semester completed. For example, if a student withdraws after completing 40% of the semester (calculated using calendar days), the student must return 60% of his or her Federal Student Aid. Students who withdraw, or cease attending, after completing 60% of the semester are not required to return aid. (However, they will still face suspension from financial aid for failing to complete the required number of credits.) If the student is eligible for a refund of tuition and fees, according to the University refund policy, the refund will be applied to the Federal Financial Aid obligation. A refund may or may not completely repay the obligation. Either way, the student will not be allowed to register for future classes, nor be eligible for future financial aid, until the debt is repaid.

For example, suppose a student has Federal Aid in the following amounts:

Pell Grant	\$1,500
Perkins Loan	1,200
Stafford Loan	2,750

**Total**                    **\$5,450**

If the semester has 115 calendar days and the student completely withdraws from the University on day 20, the repayment would be calculated as follows:  $115/20 = 17\%$  of the semester completed, and 83% not completed. Therefore, 83% of the Federal Aid must be repaid (i.e.,  $\$5,450 \times 83\% = \$4,523.50$ ).

Withdrawal on day 20 would allow a 50% refund of tuition and student fees. If the student paid \$1,400, the refund would be \$690 (i.e., \$700 minus the \$10 nonrefundable registration fee). Therefore, after \$690 is applied to the repayment, an additional \$3,842.50 must be repaid (i.e.,  $\$4,532.50 - \$690 = \$3,842.50$ ).

Students who receive all Fs for the semester must document participation in an academic activity (including attending class, taking exams, turning in assignments, etc.) through the mid-point of the semester or will have to repay 50% of the federal funds received.

**Note:** Loan funds to be repaid will go into repayment according to the terms of the loan. Grant funds to be repaid must be repaid immediately. More details are available from the Financial Aid Office.

## Responsibility of Financial Aid Recipients

Undergraduate financial aid recipients are expected to maintain a USU GPA of at least 2.0 and complete the appropriate number of credits for the type of aid they receive. Most grants and work-study require enrollment for 12 credits, which is the federal definition of full-time enrollment. (Pell Grants are pro-rated for full-time, three-fourths-time, half-time, and less than half-time.) Loan recipients must maintain 6 credits each semester they receive a loan.

Graduate students must maintain a USU GPA of 3.0 and must complete 6 credits each semester they receive financial aid or defer student loans.

Students not maintaining either the required credits or the required grade point average will be placed on financial aid probation for a minimum of one semester. Students not meeting the required minimums during the period of probation will be suspended from further aid. In exceptional circumstances, students may appeal to have the suspension lifted.

In addition to maintaining academic progress as defined above, recipients may not owe a repayment on grants previously received, or be in default of any student loan fund at USU or any other institution.

## Scholarship Policy

Scholarships for new undergraduate students and undergraduate transfer students are awarded by the Admissions Office. Scholarships for continuing students are awarded by the various colleges and academic departments.

### Scholarships for New Undergraduate Students

To be considered for scholarships, applicants must be admitted to Utah State University, attend classes at the main Logan campus, and intend to graduate from USU. (Students majoring in programs sponsored by other academic institutions, such as the Cooperative Nursing Program with Weber State University, are *not eligible* for Utah State University sponsored scholarships.) Utah State University offers a variety of scholarships based on academic merit using the cumulative GPA (a four-point scale is used to determine cumulative GPA) and ACT or SAT score. Some other criteria may be used in determining eligibility, such as achievements, leadership, talent, family size and income, ethnicity, and first-generation college student status. The scholarship application deadline (as listed on the dual admissions and scholarship application) *is different than the admissions deadline. To be considered for scholarships, students must apply by February 1.* For 2006 admission, the priority deadline for scholarship application is December 1, 2005. See pages 24-26 for information about scholarships available to new freshmen. For more information, contact the Admissions Office by phone at 1-800-488-8108 or (435) 797-1129, or by e-mail at: [admit@usu.edu](mailto:admit@usu.edu).

### Scholarships for Home Schooled Students

To be considered for scholarships, home schooled students must have a minimum ACT score of 25.

### Scholarships for Transfer Students

To be considered for scholarships, a transfer student must submit the Undergraduate Admission and Scholarship application. Official transcript(s) must accompany the application. To be considered for transfer scholarships, transfer students must apply by April 1. See page 26 for information about scholarships available to transfer students.

### Freshman Resident Scholarships

The scholarships listed below are based on the 2005-2006 applicant pool and are subject to change without notice. For the latest information on freshman scholarships, visit:

<http://www.usu.edu/scholarships>

# Financial Aid and Scholarship Information

## Presidential Scholarship

Awarded for four years, this scholarship is worth approximately \$12,000. During eight semesters (four years), \$1,500 per semester is awarded toward tuition. To be considered, applicants must have an admissions index score of 126 or higher, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year, and achieve a 3.5 GPA at the end of each academic year.

## Dean's Scholarship

Awarded for four years, this scholarship is worth approximately \$6,000. During eight semesters (four years), \$750 per semester is awarded toward tuition. To be considered, applicants must have an admissions index score of 120 or higher, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year, and achieve a 3.5 GPA at the end of each academic year.

## Educational Opportunity Scholarship

During eight semesters (four years), \$1,500 per semester is awarded toward tuition. To be considered, applicants must have a minimum 3.0 GPA and a minimum ACT score of 20 or SAT score of 940, and must be admissible to USU. This award is based on financial need, first-generation college student status, and geographic location. Students apply by submitting an Application for Admission and Scholarship to USU.

## University Ambassador Program Scholarship

During eight semesters (four years), \$1,500 per semester is awarded toward tuition. To be considered, applicants must have a minimum 3.4 GPA and a minimum ACT score of 24 or SAT score of 1090. In addition to a separate application, applicants must submit an extensive recruitment portfolio and two letters of recommendation. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year. An application for this scholarship can be downloaded from:

<http://www.usu.edu/admissions/forms/PLC-Application.pdf>

## Alumni Chapter Scholarships

To be considered for a chapter scholarship, a student must be (1) living in an area with a chartered alumni chapter, (2) be an incoming freshman or transfer student (cannot have previously attended USU), and (3) be a child or grandchild of a USU alumnus. The amount of each scholarship is based on the funds raised in each chapter. Therefore, the scholarships may be different each year. For information about these scholarships, contact the Alumni Office at (435) 797-2055, or visit <http://www.usu.edu/alumni/scholar.html>

## ROTC Scholarships

For information about these scholarships, contact the Air Force ROTC Office at (435) 797-8723 or the Army ROTC Office at (435) 797-3637. Information is available on the Web at: <http://www.afrotc.com/scholarships> and <http://www.armyrotc.com/scholars>.

## Freshman Nonresident Scholarships

The scholarships listed below are based on the 2005-2006 applicant pool and are subject to change without notice. For the latest

information on freshman scholarships, visit: <http://www.usu.edu/scholarships>

## Presidential Nonresident Scholarship

Awarded for four years, this scholarship is worth approximately \$17,500. During the first four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. During the remaining four semesters (two years), students receive \$1,375 per semester. Students are encouraged to gain Utah residency during their first two years at USU. To be considered, applicants must have an admissions index score of at least 124, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year, and achieve a 3.5 GPA at the end of each academic year.

## Dean's Nonresident Scholarship

Awarded for two years, this scholarship is worth approximately \$6,000. During two years, \$1,500 per semester is awarded toward the out-of-state portion of tuition. To be considered, applicants must have an admissions index score of at least 117, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year, and achieve a 3.5 GPA at the end of each academic year.

## Educational Opportunity Scholarship

Awarded for four years, this scholarship is worth approximately \$17,500. During the first four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. During the remaining four semesters (two years), students receive \$1,375 per semester. Students are encouraged to gain Utah residency during their first two years at USU. To be considered, applicants must have a minimum 3.0 GPA and a minimum ACT score of 19 or SAT score of 810, and must be admissible to USU. This award is based on financial need, first-generation college student status, and geographic location. Students apply by submitting an Application for Admission and Scholarship to USU.

## ISU/USU Scholarship

This award is worth approximately \$12,000. During four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. To be considered, an applicant must be a resident of Idaho, and must have an admissions index score of at least 117, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year, and achieve a 3.5 GPA at the end of each academic year.

## 100-Mile Radius Scholarship

This award is worth approximately \$6,000. During four semesters (two years), \$1,500 per semester is awarded toward the out-of-state portion of tuition. To be considered, an applicant must live within 100 miles of Utah State's Logan campus, and must have an admissions index score of at least 113, a minimum 3.5 GPA, and a minimum ACT score of 25 or SAT score of 1130.

## University Ambassador Program Scholarship

During the first four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. During the remaining four semesters (two years), students receive \$1,375 per semester.

# Financial Aid and Scholarship Information

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To be considered, applicants must have a minimum 3.4 GPA and a minimum ACT score of 24 or SAT score of 1090. In addition to a separate application, applicants must submit an extensive recruitment portfolio and two letters of recommendation. This award applies *only* to undergraduate coursework. To remain eligible for this scholarship, a student must enroll for and complete at least 15 credits each semester, for a total of 30 credits per year. An application for this scholarship can be downloaded from:

<http://www.usu.edu/admissions/forms/PLC-Application.pdf>

## Transfer Resident Scholarships

### Transfer Presidential Scholarship

Awarded for two years, this scholarship is worth approximately \$6,000. During four semesters (two years), \$1,500 per semester is awarded toward tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 3.75 cumulative GPA.

### Transfer Dean's Scholarship

Awarded for two years, this scholarship is worth approximately \$3,000. During four semesters (two years), \$750 per semester is awarded toward tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 3.50 cumulative GPA.

### Educational Opportunity Scholarship

This award is worth approximately \$6,000. During four semesters (two years), \$1,500 per semester is awarded toward tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 2.75 cumulative GPA. This award is based on financial need, first-generation college student status, and geographic location. Students apply by submitting an Application for Admission and Scholarship to USU.

### Transfer Ambassador Program Scholarship

During four semesters (two years), \$1,500 per semester is awarded toward tuition. This scholarship is awarded to a select group of students who demonstrate leadership and recruiting skills through experience, activities, and involvement in both school and community. In addition to a separate application, applicants must submit an essay and two letters of recommendation. To be considered, applicants must have an associate degree and a minimum 3.2 cumulative GPA. The application deadline is February 1.

## Transfer Nonresident Scholarships

### National Level I Transfer Scholarship

This award is worth approximately \$12,000. During four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 3.75 cumulative GPA.

### National Level II Transfer Scholarship

This award is worth approximately \$6,000. During four semesters (two years), \$1,500 per semester is awarded toward the out-of-state portion of tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 3.5 cumulative GPA.

### ISU/USU Scholarship

This award is worth approximately \$12,000. During four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. To be considered, an applicant must be a resident of Idaho, and must have a minimum of 24 graded, transferable credits with a minimum 3.5 cumulative GPA.

### 100-Mile Radius Scholarship

This award is worth approximately \$6,000. During four semesters (two years), \$1,500 per semester is awarded toward the out-of-state portion of tuition. To be considered, an applicant must live within 100 miles of Utah State's Logan campus, and must have a minimum of 24 graded, transferable credits with a minimum 3.0 cumulative GPA.

### Educational Opportunity Scholarship

This award is worth approximately \$12,000. During four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. To be considered, applicants must have completed a minimum of 24 graded, transferable credits with a minimum 2.75 cumulative GPA. This award is based on financial need, first-generation college student status, and geographic location. Students apply by submitting an Application for Admission and Scholarship to USU.

### Transfer Ambassador Program Scholarship

During four semesters (two years), \$3,000 per semester is awarded toward the out-of-state portion of tuition. This scholarship is awarded to a select group of students who demonstrate leadership and recruiting skills through experience, activities, and involvement in both school and community. In addition to a separate application, applicants must submit an essay and two letters of recommendation. To be considered, applicants must have an associate degree and a minimum 3.2 cumulative GPA. The application deadline is February 1.

## New Century Scholarship

The New Century Scholarship is funded by the Utah legislature to assist with the costs of postsecondary education for students who complete the equivalent of an associate degree by September 1 of the year their class graduates from high school.

The scholarship covers 75 percent of tuition costs at a Utah state-operated institution of higher education.

### Terms of the Scholarship

The scholarship may be used for two years of full-time equivalent enrollment (60 credits) or until the requirements for a baccalaureate degree have been met, whichever is shorter.

The scholarship may be used at any higher education institution in the state accredited by the Northwest Association of Schools and Colleges that offers baccalaureate programs.

Recipients have four years after graduation from high school to use the award.

### Eligibility

The New Century Scholarship is open to applicants who have graduated from a regionally accredited high school in the year 1999 or later. The applicant must have completed the equivalent of an associate degree from Utah State University by September 1 of the year that their class graduates from high school.

# Financial Aid and Scholarship Information

At Utah State University, the equivalent of an associate degree is defined as:

1. Completion of the General Education portion of the University Studies requirements.
2. Completion of 60 semester credits.

For more information on the classes needed to complete these requirements at Utah State University, contact:

Deborah Reece  
Academic Advisor  
University Advising and Transfer Services  
Taggart Student Center, Room 304  
0114 Old Main Hill  
Logan UT 84322-0114  
**Phone:** (435) 797-3373  
**FAX:** (435) 797-8067  
**E-mail:** deborah.reece@usu.edu

For an application, contact:

New Century Scholarship Administrator  
State Board of Regents  
3 Triad Center  
Salt Lake City UT 84180  
**Phone:** (801) 321-7121  
**FAX:** (801) 321-7199

## Centennial Scholarship

The Centennial Scholarship is a full- or partial-tuition scholarship that can be used at any postsecondary institution in Utah that is accredited by the Northwest Association of Schools and Colleges. To be eligible for the scholarship, students must enroll in an eligible postsecondary institution within one year of graduation.

### Amount Awarded

1. The student who graduates at the end of the eleventh grade year shall receive a full Centennial Scholarship.
2. The student who graduates at the end of the first quarter of the twelfth grade year shall receive 75 percent of the Centennial Scholarship.
3. The student who graduates at the end of the second quarter of the twelfth grade year shall receive 50 percent of the Centennial Scholarship.
4. The student who graduates at the end of the third quarter of the twelfth grade year shall receive 25 percent of the Centennial Scholarship.
5. The student who graduates at the end of the first trimester of the twelfth grade year shall receive 67 percent of the Centennial Scholarship.
6. The student who graduates at the end of the second trimester of the twelfth grade year shall receive 33 percent of the Centennial Scholarship.

## Procedures for Using the Centennial Scholarship Certificate

1. Upon graduation, the student obtains a Centennial Scholarship for Early Graduation certificate from his or her high school counselor.
2. The high school principal verifies that the student is an early graduate and signs the certificate. The original certificate is kept by the student. Additional copies are for school and district records.
3. The student enrolls full-time in an approved post-secondary educational institution and presents the certificate to the registrar.
4. The postsecondary educational institution verifies the student's enrollment. The registrar completes, signs, and seals the certificate. The registrar sends the original completed certificate to the Utah State Office of Education (USOE), noting the cost of tuition.
5. USOE receives the completed certificate. It is verified for completion and duplication. USOE approves the certificate for funding and issues a warrant request to Utah State Finance for scholarship funds. A check is sent directly to the postsecondary institution for the student. Checks are sent to institutions within four to six weeks.

## University Research Fellowships

Utah State University is known nationally for its emphasis on hands-on learning in research, scholarship, and the creative arts. University Research Fellowships of \$1,000 per year (renewable) are awarded to students who successfully compete in the application and interview process. Fellows are paired with a faculty member and begin inquiry in their fields of study as freshmen, which prepares them to compete for prestigious scholarships and entry into graduate studies.

## Continuing USU Student Scholarships

### College Scholarships

Each college has its own scholarship application, which is available at the dean's office and must be returned there by the given deadline. For most colleges, the application deadline is February 1.

Tuition waivers and other forms of academic scholarships are awarded to students who are or who have been students at USU. Such applicants compete with other students within their college. Students should check with their college for application requirements and deadlines.

### Private Endowment Scholarships

Each of the seven colleges at USU awards scholarships to undergraduate and graduate students. Although most of these scholarships are awarded to students who have *already attended* USU for one or more semesters, a *few* of them are available to new freshmen who have already decided upon their major area of study. Application forms are available from the dean's office of each college. Information about private endowment scholarships, including the qualifications for receiving each of them, is provided online at: <http://www.usu.edu/ats/generalcatalog/scholarships/>