

# FAQ's

## **Q. How will I get my aid money?**

Financial Aid funds are automatically applied to your institutional charges. Any remaining balance is given to the student to use for their needed educational purposes. You must complete the "[Authorization to Credit Accounts](#)" form (only required once) before we can disburse your financial aid. Remember, you must be enrolled in at least six credits to receive any loan funds.

## **Q. I just completed my FAFSA, when will I receive my money?**

It generally takes three to six weeks to complete the full financial aid process. Check your [MyDixie](#) account to follow your FAFSA progress. If you are selected for verification, you will be required to submit additional documentation before we can complete your financial aid file. We send your award notification to your [Dmail](#) account. Please check this account frequently.

## **Q. Can I fill out the FAFSA without using my parent's income information?**

You are required to provide your parent's income information until you meet the Department of Education's criteria to become an independent student. You must be able to answer 'Yes' to one of the following items to be deemed independent from your parents:

- 24 years of age (born before January 1, 1994 (for the 2017-18 award year)
- Married as of the date you first began to fill out the FAFSA
- At the beginning of the 2017-18 school year, will be working on a master's or doctorate program (MA, MBA, MD, JD, PhD, EdD or graduate certificate). Note: Dixie State University does not currently offer any of these types of degrees.
- Have dependents other than your spouse
- You are an Orphan or Ward of the Court
- You are a Veteran of US Armed Forces
- Do you have children who will receive more than half of their support from you between July 1, 2017 and June 30, 2018?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2018?
- At the time you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- At any time on or after July 1, 2016, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2016, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and

Urban Development determine that you were an unaccompanied youth who was homeless?

- At any time on or after July 1, 2016, did the director of a runaway of homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

### **Q. Why did my Federal Pell grant adjust?**

Federal Pell grants pay according to your enrollment status. For example, a full-time student received the full amount and a half-time student receives half. Your Federal Pell grant is based on the credits that appear on your transcript, which are the classes you are enrolled in on the last day to add. Dropping below 12 credits will require immediate repayment of these grants.

### **Q. How do I sign a Master Promissory Note (MPN)?**

Your MPN will be available for your electronic signature [here](#). It will be available approximately 24-48 hours after you accept your Federal Direct Student Loans on the DSU website. Remember, if this is your first Federal Direct Student Loan at DSU, you must complete [Entrance Loan Counseling](#). You need to complete Entrance Loan Counseling only once for you Federal Direct Student Loans at DSU. You will generally only need to sign the MPN once unless you defaulted on previous student loans or have declared bankruptcy after you signed your MPN. Make sure you keep your current mailing address updated with the [U.S. Department of Education](#) once you have signed your MPN.

### **Q. What if my financial aid is not available by the tuition payment deadline?**

Remember, it takes approximately four to six weeks to fully process your financial aid. You are responsible for payment of your tuition, fees and all other debts at the time they are due. If you do not have the finances to pay your tuition, DSU works with an outside agency to provide a tuition loan. Please refer to the [DSU Tuition Payment Plan](#).

### **Q. What is the difference between a Federal Direct subsidized and unsubsidized student loan?**

A Federal Direct subsidized student loan is interest free while you are enrolled in school at least half time. You also have a six month grace period once you graduate or stop attending school, before you begin repaying the loan, note: interest will accrue during your grace period. The Federal Direct unsubsidized student loan begins to accrue interest at the time the loan is disbursed. Unless you make the quarterly interest payments, the interest will capitalize which will cause your loan payments to be larger once you begin to repay your loan. For more information, refer to the [Federal Student Guide](#).

### **Q. I just got married. Can I change my application?**

Yes, you are allowed to change your marital status from single to married. The deadline for this is April 1st of the currently enrolled academic year. If you have questions concerning this rule, please feel free to contact the DSU Financial Aid office. You will be required to submit some required documentation.

**Q. What happens if I withdraw from school and financial aid has paid my tuition?**

If you withdraw from Dixie State University before the semester begins and financial aid has not paid your tuition, no fund will transfer to your account. If you withdraw from school before or after school starts and financial aid has been posted to your account, the financial aid office is required to perform a Return to Title IV funds (See Policy section) calculation on your account. Once this calculation has been performed, you may owe money back to DSU. Remember, it is important that you must officially withdraw from your DSU courses. If you fail to officially withdraw, you will receive F grades on your transcript.

**Q. Can I get aid for summer semester?**

Some students may be eligible to receive aid during the summer semester. Please contact the DSU Financial Aid office to enquire about your eligibility.

**Q. Can I have my parents or spouse deal with your office on my behalf?**

The law (FERPA) requires us to protect your information. If you would like us to speak about your aid to your parents, spouse, or anyone else, you can give them permission by submitting a [Release of Student Information](#) form. We can then release your information only to those individuals listed on the form.

**Q. Who handles Federal Perkins loans?**

Lisa Howard, [lisa.howard@dixie.edu](mailto:lisa.howard@dixie.edu) or (435) 652-7607. Please contact her to set up an appointment to complete loan counseling and to sign your promissory note. Her office is located on the first floor of the Holland Centennial Commons Building.

**Q. Do you offer Tuition Payment Plans?**

Yes. The Tuition Payment Plan will allow eligible students to pay their tuition and fees in payments over the course of the semester. A processing fee is charged to all [Tuition Payment Plans](#).

## **Additional Resources**

### **Student Online Budgeting Tools**

[Start budgeting](#) – Mapping your Future

[Save money](#) – Mapping your Future

[Use your credit cards wisely](#) – Mapping your Future

[Manage your student loan debt](#) – Mapping your Future

[More on Managing Your Money](#) – Mapping your future

[Budget Calculator](#) – FinAid

[What will my loan payments be?](#) – UHEAA

## **Other Useful Financial Aid Sites and Tools**

[Financial Aid Calculators](#) – FinAid (includes an EFC estimator, various financial aid calculators, and more)

[NSLDS](#) – National Student Loan Data System

[StudentLoans.gov](#) – Everything for federal student loans

[UHEAA](#) – information about Utah student financial aid programs

[The U.S. Department of Education](#) – information about all federal financial aid including student loan repayment options

[Mapping Your Future](#) – information about choosing a career, paying for your education, and more

[UtahFutures.org](#) – Career, College, and Financial Aid Planning

[Currency Converter](#) – [xe.com](#)

**Student Right to Know**