Financial Aid

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Financial Aid

The Utah Tech University (Utah Tech) Financial Aid program exists to ensure that no qualified student will be denied the opportunity to continue their education because of economic disadvantages. Through a program of grants, work-study, scholarships, and loans, students enrolled at Utah Tech 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 federal and state financial aid funds.

Pell Grant Lifetime Limit

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

Guidelines for Financial Aid Applications

1. **Apply for Admission:** Students are not eligible for any financial aid or scholarships until they have been successfully admitted to Utah Tech as matriculated, degree-seeking students.
2. **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 October 1st for the upcoming academic year. The FAFSA institutional code for Utah Tech University is 003671.
3. **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.
4. **Application Notification Process:** Once the FAFSA application is processed, students are contacted via their student email (Utah Tech 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 student email. (Additional student email information (https://helpdesk.utahtech.edu/about-dmail/)). 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 Utah Tech.
   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 previous federal student loan.
   h. 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. Acceptance of student loans may be done after July 1st each year via the student's online portal. Once awards are accepted, students will receive follow-up student email messages with further instructions on how to complete entrance loan counseling and master promissory notes (if needed), or how to locate and apply for work-study jobs.

2. **Register for Classes:** Students must be accepted as a Degree Seeking (declared major) and enrolled in courses (leading towards the declared major) prior to receiving any financial aid funds. Funding amounts may vary from award notification amounts based on enrollment status (see chart below).

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 upon eligibility and the enrolled number of credit hours (see chart below). Pell grant amounts are adjusted (up or down) and locked at the end of the third week of each fall and spring semester (second week for summer semester) based on the student's credit hour enrollment. Please see the academic calendar for the specific Pell Grant Census Date dates each semester. Federal Student Loans require at least 6 credit hours of enrollment and Federal Work Study requires 9 credit hours of enrollment.

Enrolled Credit Hours	Enrollment Category	Enrollment Intensity (percent of Pell Grant eligibility)
12 (or more)	Full-time	100%
11	Three-quarter-time	92%
10	Three-quarter-time	83%
9	Three-quarter-time	75%
8	Half-time	67%
7	Half-time	58%
6	Half-time	50%
5	Less-than-half-time	42%
4	Less-than-half-time	33%
3	Less-than-half-time	25%
2	Less-than-half-time	17%
1	Less-than-half-time	8%

Completion Requirements: Federal Financial Aid eligibility is qualitative and quantitative. Undergraduate students are required to complete 67% of all credit hours they have attempted and to maintain a cumulative 2.0 Grade Point Average (GPA). *Graduate students must maintain a 3.0 GPA to remain eligible to receive their financial aid.* 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's in all courses) will be automatically suspended from Financial Aid without probation. All students have the right to appeal they 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 student email concerning their appeal status. Students must follow all the requirements set forth by the Financial Aid Office to maintain their eligibility to receive any financial aid.

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 gets a grade of D. The student takes the course again, this time the grade received is a C-. If the student wants to take the course yet again in order to improve the grade, they would NOT be able to receive Pell grant funds again for this course. So if the student was enrolled for 13 credit hours, they would only be paid 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 which can be repeated for credit. Courses that can 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 that course is listed in the course description (catalog.utahtech.edu/courses/).

Student Loan Requirements & Information

1. **Undergraduate Federal Direct Student Loans:** Subsidized, Unsubsidized, and Parent PLUS Loans are available to undergraduate students who apply through FAFSA. First-time borrowers at Utah Tech 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 their student email.

2. **Graduate Federal Direct Student Loans:** Unsubsidized and Grad PLUS are available to graduate students who apply through FAFSA.

3. **Work-study Funds:** Students interested in receiving work-study funds for on-campus employment must first qualify for the funds through FAFSA. Students must then complete an application for a work-study job via Handshake through Utah Tech Career Services. Work-study jobs are

posted at the beginning of July each year. Once students have been offered a work-study position, the funds will be added to their financial aid package. For questions about eligibility for this program, please contact the Utah Tech Financial Aid Office.

Important Information Students Need to Know

1. **Receiving Funds:** All financial aid and scholarship funds go directly to a student's Utah Tech account to pay tuition, fees, on-campus housing, and any other charges owed. Any remaining funds will be released to the student through the Business Services Office on the Utah Tech campus. The current method for disbursing funds is through BankMobile Disbursements, a technology solution, powered by BMTX, Inc.   Refund preference must be selected or changed through the student portal.   Once logged in, select Student tab, Student Account and Student Refunds (BankMobile Disbursements). If a BankMobile Disbursements profile has previously been set up, you will login to BankMobile Disbursements as well. Any questions regarding BankMobile Disbursements or refunds can be addressed by the Utah Tech Business Services Office at 435-652-7600 or email: business_svs@utahtech.edu.

2. **Student email accounts:** Students are strongly encouraged to check their student email on a daily basis. The Financial Aid and Scholarship offices send award letters, requests for information, deadline dates, and much more via student email. Students who fail to check their student email will miss out on important information. Students will login to the portal 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 their student email 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 give permission by making a connection on the Utah Tech Family Portal (https://utahtech.campusesp.com/users/sign_in/). Without the student's permission, Utah Tech Registrar's Office, Financial Aid staff will not discuss a student's information with anyone but the student.