I received my award letter—what do I do next?

⇒ How to accept grant awards
⇒ How to accept student loans
⇒ Loan pro-rataion requirement

What grants and scholarships are available?

⇒ Grants
⇒ Scholarships

How / when will financial aid pay my tuition?

⇒ Disbursement
⇒ Paying for textbooks

What happens if I need to drop/add a class, or my enrollment status changes?

⇒ Dropping courses
⇒ Withdrawal from all courses (Return of Title IV Refund Policy)

Can I use financial aid to pay for classes at other institutions?

⇒ Consortium Agreements

What terms and conditions should I know about?

⇒ General eligibility requirements
⇒ Application for financial aid
⇒ Additional financial aid
⇒ Course degree applicability
⇒ Fees on federal direct loans
⇒ Fraudulent activities
⇒ Liability for over-awards
⇒ Right to revise awards
⇒ Satisfactory academic progress
Next steps to accept your financial aid award:

Grant Award Acceptance
To accept and retain any grants included in this offer of financial assistance, you must be registered for the semester(s) covered by this offer prior to the disbursement date and attend class for all registered course (or submit required course work for online and independent study courses.) It is presumed that you accept any Federal, State or Institutional Grants included in this offer if you meet all eligibility requirements. Grant funds for which you qualify will be automatically applied to your student account beginning approximately the 16th day of the semester. For students who have been identified as having less than a full academic year's eligibility for Pell Grant, your Spring 2013 award will be calculated after your Fall term payment.

Student Loan Acceptance
To accept any student loans included in this offer of financial assistance, you must register for a minimum of 6 UNDERGRADUATE credit hours (course numbers <600)if you are admitted as an undergraduate student or 4 GRADUATE credit hours (course numbers >599)if you are admitted as a graduate student for each semester covered by this offer. Loan acceptance or loan requests are done online via student e-services. Students can make an online loan request by following the below instructions:

1. Log in to Student e-Services
2. On the left, click on "Financial Aid" and then "Loans".
3. Follow the on-screen instructions to submit the loan acceptance.

In 1-3 business days, the student’s loan status will be updated to "Certified" status. Loan funds will be applied to the student’s account on the scheduled disbursement date.

Loan Proration Requirement
If you will complete your degree program by attending only one semester of the academic year, we are required to pro-rate your student loan amount. Your loan must be pro-rated according to a required formula. If your loan offer is subject to the pro-ration requirement, then the ceiling on your loan eligibility is the product of the annual maximum limit multiplied by the number of credit hours you have remaining, and divided by the number of credits in an academic year (24.) For example, if the annual loan limit is $12,500, and you have 8 credits remaining to graduate, the most you may receive from the Federal Stafford loan program for your final semester of study is ($12,500 x 8)/24 or $4,167. Pro-ration calculations are done at the time we certify your loan, based on information you provide through the loan request process.
### Types of Aid: Grants

<table>
<thead>
<tr>
<th><strong>Federal Pell Grant</strong></th>
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<tbody>
<tr>
<td>- Eligibility varies by enrollment (fulltime, three quarter time, half time, and less than half time)</td>
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<tr>
<td>- Limited to students who have not received a bachelor’s degree OR have not received the Pell Grant for 12 fulltime semesters (or the equivalent)</td>
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<tr>
<td>The <a href="https://www.fafsa.gov">FAFSA</a> is the application for the Pell Grant.</td>
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<thead>
<tr>
<th><strong>Federal Supplemental Educational Opportunity Grant (FSEOG)</strong></th>
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<tbody>
<tr>
<td>- Eligibility limited to those who have not yet received a bachelor’s degree</td>
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<tr>
<td>- Funds are awarded on a first-come, first-served basis</td>
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<tr>
<td>The <a href="https://www.fafsa.gov">FAFSA</a> is the application for the FSEOG (apply early!).</td>
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<tr>
<th><strong>Federal TEACH Grant</strong></th>
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<tr>
<td>- Up to $4000/year to students who agree to teach for 4 years, serving low-income families</td>
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<tr>
<td>- Eligible students must maintain 3.23 GPA and attend in-person counseling session</td>
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<tr>
<td><a href="https://www2.ed.gov/applynow/teach.html">Click here for the application.</a></td>
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<tr>
<th><strong>Minnesota State Grant</strong></th>
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<tr>
<td>- Limited to MN resident undergraduates who have not completed 8 fulltime semesters (or the equivalent)</td>
</tr>
<tr>
<td>- Visit the <a href="https://www.highered.leg.mn/">Minnesota Higher Education Office website</a> for more information</td>
</tr>
<tr>
<td>The <a href="https://www.fafsa.gov">FAFSA</a> is the application for the Minnesota State Grant.</td>
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<tr>
<th><strong>Minnesota Post Secondary Child Care Grant</strong></th>
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<tr>
<td>- Provides assistance with child care expenses to current students</td>
</tr>
<tr>
<td>- Limited to MN resident undergraduates who have not completed 8 fulltime semesters (or the equivalent)</td>
</tr>
<tr>
<td><a href="https://www.highered.leg.mn/grantprogr/postsecchildcare.htm">Click here for the application.</a></td>
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<tr>
<th><strong>Student Senate Grant</strong></th>
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<tr>
<td>- Need-based award of general revenue funds allocated by Metropolitan State</td>
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<tr>
<td>- Applicants must be high need and in good academic standing</td>
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<tr>
<td>The <a href="https://www.fafsa.gov">FAFSA</a> is the application for the Student Senate Grant.</td>
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<tr>
<th><strong>Alliss Grants</strong></th>
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<tr>
<td>- Limited to fulltime juniors and seniors with cumulative 2.75 GPAs or higher and meet FSEOG criteria</td>
</tr>
<tr>
<td>- Students may receive FSEOG or Alliss grants but not both</td>
</tr>
<tr>
<td>The <a href="https://www.fafsa.gov">FAFSA</a> is the application for the Alliss Grant.</td>
</tr>
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Types of Aid: Scholarships

### Academic Achievement Award
- Non-need based award of general revenue funds allocated by the University
- Limited to regularly admitted undergraduate students who have completed a minimum of 12 local credits, GPA of at least 3.0, good academic standing, and enrolled at least half-time
- Application is only available a limited time late winter/early spring.

### Departmental Scholarships
- Several of the University academic divisions, such as the School of Nursing, the Urban Teacher Program, the School of Social Work, etc. have their own scholarship funds that they make available to students.
- [Click to view available scholarship opportunities.](#)

### Foundation Scholarships
- The Metropolitan State University Foundation supports several scholarship programs for students. Applications are required for these programs.
- [Click to view available scholarship opportunities.](#)
Disbursement

Disbursement of financial aid begins approximately the 16th day of each semester based on enrolled credits on that date as a credit to the Student Account created for you by the University’s Financial Management Office.

Students are required to begin attendance in all courses before financial aid will disburse. Financial aid that is over and above the student’s tuition and fees on their account for the semester is disbursed by the Financial Management Office utilizing the Higher One disbursement system. Students have three options for receiving their excess financial aid: Transfer to an existing bank account, Paper check, or Higher One account.

More information can be found on the Financial Management website.

Paying for textbooks

Bookstore Credit allows a student to purchase textbooks and necessary supplies by charging these purchases to a student’s account which may then be paid with financial aid or by the student after the semester begins. Students who have a FAFSA on file for the school year, have more aid than cost of tuition (determined at fulltime status), and have authorized the University Bookstore to place a book and supply charge on their student account are eligible for a bookstore credit.

Bookstore Credits are available each semester during the dates published on the website. You may obtain the credit by completing and returning the Bookstore Credit and Other Miscellaneous Charges Authorization Form.

A message will be sent to your Metropolitan State email when the credit is ready for use. The Bookstore Credit can be used only in the University Bookstore and is not transferable to another institution or Bookstore.

The disbursement of financial aid will pay for tuition, fees and bookstore charges in that order. Any remaining balance owed must be paid by the student to the University's Financial Management Office.
Changes in Enrollment

Dropping Courses
If you drop a course before it begins and you have been paid financial aid for your enrollment in the class, the Financial Aid Office may have to recalculate your aid and you may be required to repay all or part of your aid for the semester. Contact Gateway Student Services if you are considering dropping courses for which you have been paid aid.

Withdrawal from All Courses (Return of Title IV Refund Policy)
If a student completely withdraws from all credits before the 60 percent point of the semester, his/her financial aid is subject to the “Federal Return to Title IV” refund policy. Under this policy, students earn financial aid in proportion to the time they are enrolled up to the 60 percent point. The unearned share of federal financial aid must be returned to the program from which it was paid as prescribed by federal regulations in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- PLUS Loan
- Federal Pell Grant
- Federal SEOG

For students receiving financial funding from the State of Minnesota, the Minnesota Office of Higher Education refund policies will apply.

Students will be required to repay any unearned financial aid (federal, state or institution aid) to the university.
Occasionally, students may need to take a course for their degree or certificate program through another college or university. The Consortium Agreement is process where a student can add credits from another institution (Host School) to the credits or enrollment at Metropolitan State University (Home School) in an effort to increase their credit load and possibly the amount of financial aid.

Metropolitan State agrees to accept the credits taken at the host school on the same basis as courses it offers. The course or courses taken at the host school will appear on the Metropolitan State’s transcript and the course credits will be counted toward the student’s enrollment level for the purpose of calculating financial aid eligibility. The student is responsible for paying the host school for any tuition and fees owed to that school by the published tuition deadline date for the semester.

In order to receive financial aid for a course or courses at another college or university, students need to complete the following steps:

1. Download the correct Consortium Agreement form from the Financial Aid website. Register for courses at the Host School.
2. Fill out the student section of the Consortium Agreement completely including signature and date. Be sure to include the Instructor’s name and contact information. The agreement will be delayed or denied if there is no course instructor contact information.
3. Take the form to Metro State academic advisor for approval. The student’s academic advisor must certify that the courses will apply to the requirements of the chosen degree plan.
4. If the Host School is not a MnSCU Institution, the student will need to take the form to the Host School’s financial aid office, and have an appropriate official complete the school section. Host School approval is not required or requested on the form for MnSCU schools.
5. Submit the form to the Financial Aid Office at Metropolitan State University for processing. Please allow 5-7 business days for processing.

For non-MnSCU schools, students must provide the Metropolitan State University registrar a copy of an official transcript showing the earned grade in the course at the end of the semester.

The student must notify the Metropolitan State Financial Aid Office if s/he does not complete the course by the end of the term due to accepting an incomplete or if s/he drops or withdraws from the course.
Terms & Conditions

General Eligibility Requirements
To be eligible to receive federal or state financial aid, students must meet the following conditions. Failing to meet one of these conditions at any time during the period covered by the award letter, financial aid may be revised or canceled:

- Be a U.S. Citizen or Eligible Non-Citizen
- Not be in default on a prior education loan or owe a repayment on a prior education grant
- Have earned a HS diploma or G.E.D.
- Be admitted to and maintain enrollment in an eligible program as a regular degree or certificate-seeking student
- If male, be registered with the Selective Service Administration
- Not have been convicted of a drug offense resulting in termination of eligibility for federal benefits
- Meet the academic progress standards for maintaining satisfactory academic progress for financial aid
- Not be incarcerated in a federal or state penal institution, and
- (For Minnesota State aid programs only) Meet the Minnesota residency requirements and be within maximum credit hour limit for each type of financial aid.

Application for Financial Aid
You must apply for financial aid each academic year (Fall Semester through Summer Semester.) It is recommended that students complete the FAFSA no later than 45 days before the start of the first term in which they intend to enroll. The Financial Aid Office publishes annual recommended application filing dates on the Financial Aid website.

Additional Financial Aid
You are required to notify the Financial Aid Office in writing if you are the recipient of any additional grants, scholarships, loans or other financial assistance not shown on the Financial Aid Award Letter for the academic year.

Course Degree Applicability
It is presumed that the courses for which you are registered will apply toward your general education/liberal studies (GELS) requirements or are requirements for a major. The Financial Aid Office reserves the right to adjust enrollment status for the purpose of determining award eligibility if a course is found not to meet any degree requirements.
Fees on Federal Direct Loans
The U.S. Department of Education may charge origination and default fees of up to 3% of the principal amount of your Federal Stafford loan. These fees are deducted from loan disbursements and students are notified of these fees in the Loan Disclosure statement.

Fraudulent Activities
If you are suspected of fraudulent activities in connection with financial aid, your education records may be provided without prior consent to the U.S. Department of Education, the Minnesota Office of the Legislative Auditor, the Minnesota State College and Universities Internal Auditor, and other federal and/or state agencies as required for investigation and possible prosecution.

Liability for Over-Awards
Metropolitan State University will use its best efforts to ensure that student records and systems upon which the Financial Aid Office relies are free of errors. However, if financial aid funds are disbursed in error, you may be liable to repay to the University the amount of financial aid received that was determined to be in excess of the correct eligibility. Furthermore, if the University takes actions against you which results in an administrative withdrawal or drop from some or all of courses, you may be liable to repay any funds the University is required to return on your behalf.

Right to Revise Awards
Metropolitan State University reserves the right to revise the amount and type of financial aid offered due to:

- Changes in laws, regulations or policies
- Changes in eligibility status
- Disciplinary actions as determined by the University’s Student Conduct Officer
- Errors that result in aid being offered or received to which the student was not entitled
- Inability to confirm student’s participation in academic activities related to registered course(s)
- Requirements of Federal, State or Institutional auditors
- Withdrawal or cessation of attendance in courses after the term has begun

Satisfactory Academic Progress
Suspension of Financial Aid and Appeals: Students who fail to meet the Financial Aid Satisfactory Academic Progress Standards and have their financial aid eligibility suspended may appeal based on unusual or extenuating circumstances. See the Financial Aid Satisfactory Academic Progress Policy for more information.