Applying for & Receiving Financial Aid

Read this before you apply for aid:

APPLY EARLY! Because of complex federal requirements, it may take up to six weeks to process a complete and accurate application. Errors will delay your award even more. Campus-based funds are awarded to the earliest applicants according to need. Once these limited funds have been awarded, applicants will be considered for Federal Pell Grants and Federal Direct Student Loans only. Make sure you apply in time to meet financial aid deadlines. **Remember, it is your responsibility to ensure any balance owed for tuition and fees is paid in full. There are no guarantees that financial aid will cover your total balance or that it will be paid by the due date.** By applying early, most unforeseen issues can be resolved in time to transfer funds to your account by the first day of the semester.

APPLY FOR ADMISSION. You cannot be awarded financial aid until you have paid your Utah Tech admission fee and completed the admissions process and are fully admitted as a degree-seeking student.

CHECK YOUR D-MAIL. You are assigned a D-mail account during the admissions process. We will notify you through your D-mail account if you have unmet requirements. This is also where you will receive your Official Financial Aid Notification and any other important information you will need to know concerning financial aid processes.

BE AWARE OF PRIVACY RESTRICTIONS: You must complete the Utah Tech Release of Student Information form if you want your parents, spouse, or a third party to have access to your financial aid information. If this form is not completed, we will only communicate pertinent financial aid information with the student.

How to Apply

FAFSA: Complete the “Free Application for Federal Student Aid” (FAFSA). Submit the completed application to Federal processor at least 10 weeks before the semester you want to receive aid. **Utah Tech University’s school code is 003671.**

Admission: Be sure the Admissions Office has an active application for admissions. To be eligible for financial aid your record must show:

- You are admitted with a high school diploma, or GED.
- You are seeking a degree, and you are in an eligible major. Contact the Records & Registration Office or Academic Advising if you have any questions concerning this process.

Check your MY UT account: Remember to check your MY UT account 4-5 business days after you have submitted your FAFSA. You will find information concerning any additional documentation the Utah Tech Financial Aid Office needs to complete your file in your D-mail account.
**Entrance Loan Counseling:** This is required once while attending Utah Tech. It is to be completed when you receive your first Federal Direct student loan at Utah Tech. You will receive additional information to your Dmail account after accepting your student loan.

**Current Address & Phone numbers:** Check your MY UT account and ensure your address and phone numbers are correct so that we can contact you if needed.

**Other Requirements:** Submit all required information to the Financial Aid Office as soon as possible. A delay in receiving the required documents will postpone disbursement of aid to your student account. We will send notifications to your D-mail account if we are missing any information.

**MY UT:** Regularly check your MY UT account for your application requirements, award notifications, revisions, and updates. **Check this often!**

**Award:** Once the Financial Aid & Scholarship Office has reviewed your file and determined your aid eligibility, you will be notified of your award through your D-mail account.

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**After You Are Awarded**

**Reply:** Review grants/accept your loans & Federal work-study online through your MY UT account.

**Register:** Register for your classes. **Remember, there are no credit hour adjustments for financial aid after the third week of each semester.** If you are enrolled for 11 credits at the end of the third week (**Federal Pell grant census date**), your Federal Pell grant award will be locked at three-quarter time. (See the Financial Aid Credit Enrollment chart below) If you add a block class after the end of the third week, we CANNOT adjust your Federal Pell grant award for the semester to include the additional credits. It would be your responsibility to pay any additional tuition and fees. Federal aid will only pay for credits that are required for your chosen degree. If you have any questions, please visit a Utah Tech Financial Aid Counselor or your Academic Advisor.

**Federal Direct Student Loan:** If you are awarded a Federal Direct Student Loan (subsidized, unsubsidized) and you are a first-time Federal Direct Loan borrower, you will be required to complete Entrance Loan Counseling and the Master Promissory Note (MPN) before you are eligible to receive the loan funds. These can be completed at [studentaid.gov](http://studentaid.gov)

**Federal Work-Study:** If you are interested in Federal work-study, you can begin applying for these jobs beginning in early July. All applications will be submitted through the [Utah Tech Career Services](http://Utah Tech Career Services).
If you have remaining funds, after your tuition and fees are paid, you will receive information from the Utah Tech Business Office concerning how you can receive your remaining funds. Check your Dmail often as this is where any information concerning your money will be sent.

**Financial Aid Credit Hour Enrollment**

<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Full time</td>
<td>12+ credits</td>
</tr>
<tr>
<td>Undergraduate Three-quarter time</td>
<td>9-11 credits</td>
</tr>
<tr>
<td>Undergraduate Half-time</td>
<td>6-8 credits</td>
</tr>
<tr>
<td>Undergraduate Less than half time</td>
<td>1-5 credits</td>
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</tbody>
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The number of credit hours in which you enroll will affect the amount and types of aid you are eligible to receive each semester. Please check with the Utah Tech Financial Aid Office if you have any questions concerning this matter. Students must be seeking a letter grade in a course for those credits of that course to count toward their total financial aid hours.

Be Advised, you will only receive federal financial aid for those courses that lead directly towards your declared degree.

**Types of Financial Aid**

There are three types of financial aid:

- Gift aid, does not have to be repaid; includes grants and scholarships.
- Loans, of course, must be repaid; some become immediately repayable, while others offer deferred repayment.
- Federal Work-study provides a wage for part-time employment offering valuable experience.