

## FINALIZING YOUR FINANCIAL AID

You've filed your FAFSA with USD School of Law's federal school code – G06976 – and received a Financial Aid Award email from the School of Law Office of Financial Aid. Now what? Follow the instructions on your award letter email to "Accept" your loans and/or Federal Work-Study in the MySanDiego portal and complete the final steps to apply for your loans.

### Here's what the email says:

Grants and Scholarships are automatically accepted for you. If you only wish to accept a portion of your loans, federal regulations require that a student apply for their full Federal Direct Unsubsidized Loan eligibility before applying for the Federal Direct Graduate PLUS Loan. **Please apply for the amounts you will need for the full academic year.**

**NEW BORROWERS AT USD SCHOOL OF LAW:**

- Visit [StudentAid.gov](https://studentaid.gov) to complete:
  - [Graduate Entrance Loan Counseling](#)
  - [Federal Direct Master Promissory Notes \(MPNs\)](#)
    - Note: there are separate MPNs for the Unsubsidized and Graduate PLUS loans

**TO ACCEPT YOUR FINANCIAL AID AWARD:**

- **Newly admitted students to USD School of Law**
  - You must be a confirmed student to accept aid
    - **First**, you must have submitted your final seat deposit
    - **Second**, create your USD email/ [USDOne](#) account
- **Continuing students and confirmed incoming students**
  - Detailed instructions can be found [here](#), within the [MySanDiego](#) portal

### So what's next?

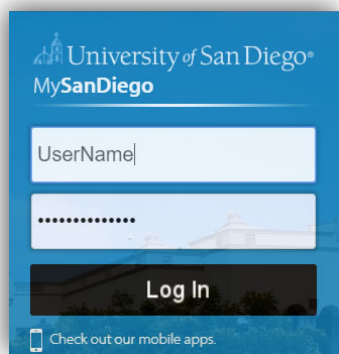
**New borrowers** - Students borrowing the Federal Direct Loan(s) for the first time at USD must visit [StudentAid.gov](https://studentaid.gov)

- Complete [Graduate Student Entrance Counseling](#)
  - Select Entrance Loan Counseling
    - Indicate that you are a graduate student when you begin the counselling.
      - This one counseling will satisfy both entrance requirements on your MySanDiego portal
- Sign a Master Promissory Note (MPN) for each loan you request
  - There are separate MPNs for the Unsubsidized and Graduate PLUS loans

The screenshot shows the Federal Student Aid website navigation menu. The 'COMPLETE AID PROCESS' column is circled in red, highlighting the following items:

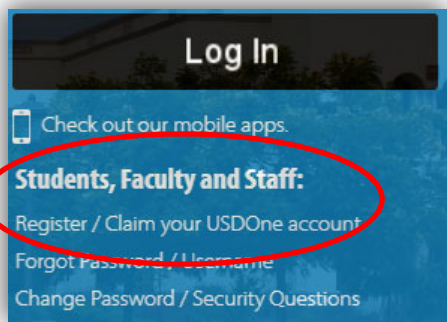
- Complete Master Promissory Note
- Complete Entrance Counseling

**Continuing students and confirmed incoming students\*** – Log in to your [MySanDiego Portal](#)



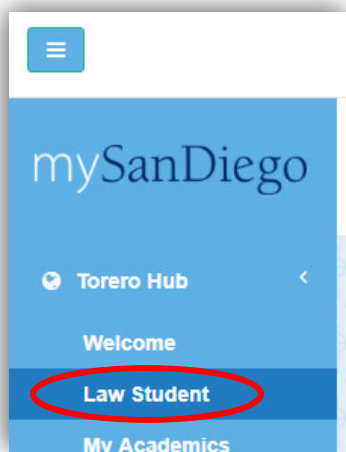
**\*For newly admitted students to USD School of Law**

- You will be able to accept your awards once you are a confirmed student
  - o First, you must have submitted your final seat deposit
  - o Second, you must have Registered/Claimed your USD email/USDOne account



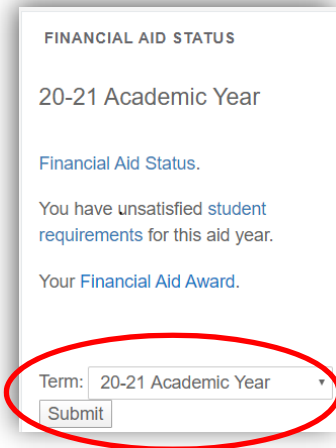
**Navigating the Portal**

- Select **Law Student** from the Torero Hub menu.
  - o **Do NOT use the links on the One Stop Student Services page**



## To View your Award

- Select the academic year to view in the Financial Aid Status box



FINANCIAL AID STATUS

20-21 Academic Year

Financial Aid Status.

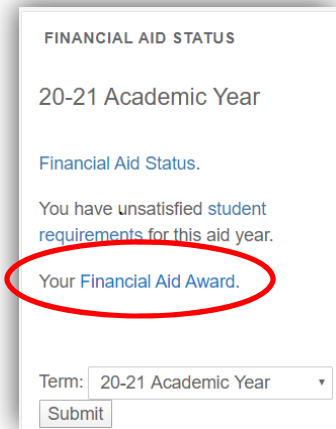
You have unsatisfied [student requirements](#) for this aid year.

Your [Financial Aid Award](#).

Term: 20-21 Academic Year

Submit

- Select Your Financial Aid Award (A new window will open)



FINANCIAL AID STATUS

20-21 Academic Year

Financial Aid Status.

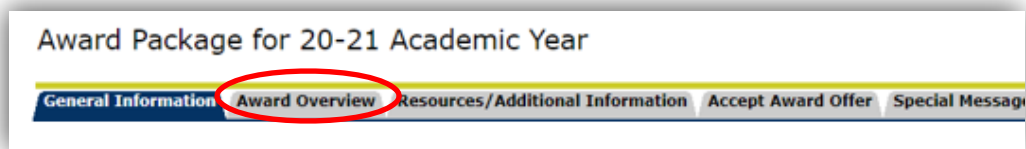
You have unsatisfied [student requirements](#) for this aid year.

Your [Financial Aid Award](#).

Term: 20-21 Academic Year

Submit

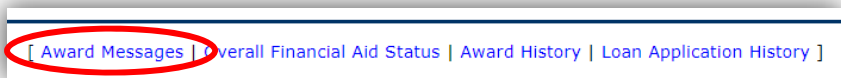
- Select Award Overview Tab to view detailed Award information



Award Package for 20-21 Academic Year

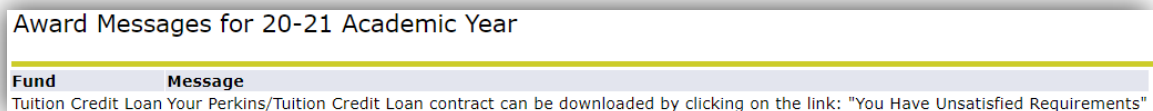
[General Information](#) [Award Overview](#) [Resources/Additional Information](#) [Accept Award Offer](#) [Special Message](#)

- Award Messages can be accessed at the bottom of the Award Overview



[Award Messages](#) | [Overall Financial Aid Status](#) | [Award History](#) | [Loan Application History](#) ]

- Review Award Messages for additional information and instructions



Award Messages for 20-21 Academic Year

Fund	Message
Tuition Credit Loan	Your Perkins/Tuition Credit Loan contract can be downloaded by clicking on the link: "You Have Unsatisfied Requirements"

## View unsatisfied requirements

- Select 'Student requirements' in the Financial Aid Status box (A new window will open)

FINANCIAL AID STATUS

20-21 Academic Year

Financial Aid Status.

You have unsatisfied [student requirements](#) for this aid year.

Your [Financial Aid Award](#).

Term: 20-21 Academic Year

Submit

- Select the hyperlinked requirements for additional instructions and/or applications

Eligibility Requirements for 20-21 Academic Year

Student Requirements	Holds	Academic Progress
<b>Unsatisfied Requirements</b>		
Requirement		Status
Confirmation of Units-OddYear		Outstanding Requirement
<a href="#">Entrance Loan Counseling</a>		Outstanding Requirement
You must complete Entrance Loan Counseling before federal loan funds may be disbursed.		
<a href="#">Graduate PLUS Entrance Loan Counseling</a>		Outstanding Requirement
Due to software restrictions, loan requirements won't update in your portal until Mid-July. If this is the first time that you are applying for a Direct Student Loan (Stafford and Grad PLUS) at USD as a Graduate student, you are required to complete Entrance Loan Counseling online. If you had Stafford loans as an Undergraduate at USD, and are now in a Graduate program, you must complete the Graduate ELC.		
<a href="#">Law School Tuition Credit Loan Application</a>		Outstanding Requirement
Tuition Credit Loan Promissory Note		Outstanding Requirement

- To complete the application process for your Law Access Loan or Tuition Credit Loan\*
  - Access and print your Law Access Loan or Tuition Credit Loan Application one of two ways:
    1. Follow instructions above to view 'unsatisfied student requirements' **or**
    2. Unsatisfied Disbursement Requirements at the bottom of the Accept Award Offer tab

*\*Please refer to your Award Offer to verify if you have been offered either of these loan options. Refer to page one of the loan application for additional information on the Law Access or Tuition Credit loan process.*

## To Accept or Decline Awards

- Select Accept Award Offer tab

Award Package for 20-21 Academic Year

**General Information** | **Award Overview** | **Resources/Additional Information** | **Accept Award Offer**

Click on each tab displayed on this page to view your financial aid award details for this aid year. If

- Use the drop down boxes to decline or accept each fund

**Award Decision**

Fund	Status Term	Amount	Accept Award	Accept Partial Amount
Tuition Credit Loan	Offered Fall 2020	\$2,500.00		
	Offered Spring 2021	\$2,500.00		
Fund Total: \$5,000.00			Select Decision ▼	<input type="text"/>

- To accept a partial amount, enter the amount in the Accept Partial Amount field

**Award Decision**

Fund	Status Term	Amount	Accept Award	Accept Partial Amount
Tuition Credit Loan	Offered Fall 2020	\$2,500.00		
	Offered Spring 2021	\$2,500.00		
Fund Total: \$5,000.00			Accept ▼	<input type="text"/>

- Select 'Submit Decision' at the bottom of the Accept Award Offer tab to complete

Accept Full Amount All Awards | **Submit Decision**

- Or, you may choose to accept the full amount of all your awards by choosing that option

**Accept Full Amount All Awards** | Submit Decision

## Portal FAQs

**1. *What if I declined some or all of my Graduate PLUS or Direct Unsubsidized loan and need additional funds?***

First: Check the portal. Your remaining eligibility may still be reflected on your award and you can just accept the additional amount you wish to apply for. If you think you have eligibility but it isn't showing in the portal, email the Law School Office of Financial Aid at [lawaid@sandiego.edu](mailto:lawaid@sandiego.edu); include your full name and student ID.

**2. *What if I was offered Federal Work-Study but can't or don't want to work? Can I take that amount out in a loan?***

Yes. You can decline the Federal Work-Study in the portal. To include the additional loan eligibility in your Award, email your request to [lawaid@sandiego.edu](mailto:lawaid@sandiego.edu); include your full name and student ID. Please allow 7-10 business days for your financial aid award to be revised and then you may accept the additional eligibility you wish to apply for in the portal.

**3. *Can I increase my loan eligibility for health insurance?***

Yes. If you are using the USD Student Health plan, email [lawaid@sandiego.edu](mailto:lawaid@sandiego.edu), include your full name and student ID, and we will increase your student aid budget and loan eligibility to cover the charge to your USD Student Account. If you (not your parent, spouse, significant other, etc.) are paying for health insurance elsewhere, provide documentation showing the amount of the premium; the time period that premium covers and verification that you are making the payments, i.e., cancelled check; bank account statement; credit card statement, etc., to the Law School Office of Financial Aid and we will increase your student aid budget and loan eligibility to cover the expense.

**4. *I completed my Master Promissory Note (MPN), Graduate Entrance Counselling, or turned in my Loan Application and the unsatisfied requirement hasn't updated in the portal – Why?***

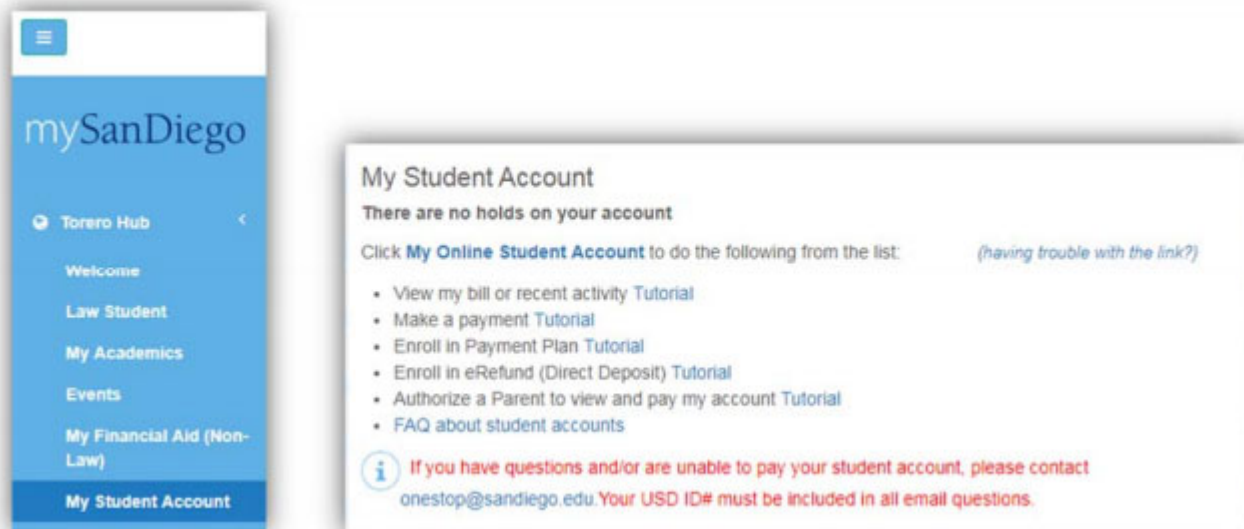
Not everything in the portal is "real time." Items completed on the [StudentAid.gov](http://StudentAid.gov) website have to be processed by the Department of Education and returned to USD as an electronic file that then must be processed by USD before it will reflect in the portal. Other items turned in to USD have to be processed in other offices before they can update in the portal. Please allow 7-10 business days for most items to update.

**5. *When will I receive my financial aid?***

Financial aid generally comes in 2 equal disbursements; one at the start of the Fall Semester and the other at the start of Spring. Scholarships, Grants, and Loans are paid directly to your USD Student Account. Disbursement of aid begins no earlier than 10 days before the first day of classes for the specific term. Funds received in excess of the charges on your account will be refunded to you by the USD Office of Student Accounts.

## 6. How do I get my refund?

All refunds are sent either via direct deposit or by U.S. mail. View the tutorial on how to enroll in eRefund (direct deposit) by visiting the My Student Account section of your portal.



## 7. What is the My Title IV Authorization on the My Student Account page?

Federal regulations only allow federal financial aid to pay for tuition, fees, on-campus room and board and required books and supplies. By authorizing USD to use your federal aid for other charges, the bill for your USD health insurance, parking permit and some other items can automatically be paid with your financial aid. If you do NOT authorize USD to use your financial aid for these charges, they will remain on your USD student account until you pay them. This could result in a delay in your class registration because you have a balance due to the University.

