

FINANCIAL AID AWARD LETTER

Financial Aid Year 2020-2021

WHITEHEAD, JOSHUA L
Student ID: 01069343

4102 South 900 East
Millcreek, UT 84124

Print Date: Aug. 30, 2020

INSTRUCTIONS

The aid is based on the information submitted on the FAFSA and anticipated full-time enrollment. If you were offered a Federal Pell Grant, the amount is based on full-time attendance. Aid offers may adjust based on actual enrollment. You must respond within 45 days of the offer date, otherwise your offers may be canceled.

ESTIMATED COST OF ATTENDANCE

Costs	
Tuition	\$10,032.00
Books & Supplies	\$1,322.00
Room & Board	\$13,662.00
Travel	\$1,458.00
Miscellaneous	\$2,682.00
Other	\$50.00
Total	\$29,206.00

Financial Need	
Estimated Cost of Attendance	\$29,206.00
Expected Family Contributions	\$1,495.00
Estimated Financial Need	\$27,711.00
Total Aid Available	\$11,395.00

AWARD(S) ACCEPTED

Award Type	Offer Date	Fall	Spring	Summer	Total	Action
Federal Pell Grant	08/26/2020	\$2,447.50	\$2,447.50	\$0.00	\$4,895.00	Accept
FDL Subsidized Loan	08/26/2020	\$2,250.00	\$2,250.00	\$0.00	\$4,500.00	Accept
FDL Unsubsidized LOAN	08/26/2020	\$1,000.00	\$1,000.00	\$0.00	\$2,000.00	Accept

QUESTIONS

1. When is your expected graduation? _____
(Ex. Summer 2020)

2. How many credit hours do you anticipate taking in the Fall Semester? _____

3. How many credit hours do you anticipate taking in the Spring Semester? _____

4. Are you attending an Institution other than the U of U? ☐ Yes ☐ No

(If you answer "yes" to the question above, please fill out the "Other Institutions" section on the following page)

If you plan to attend other universities or institutions during the Financial Aid Year for which you are applying, please answer Yes to the question below.

5. Do you have outside financial resources? ☐ Yes ☐ No

(If you answer "yes" to the question above, please fill out the "Additional Financial Aid Resources" section on the following page)

If you will be receiving any outside (institutional and/or non-institutional) financial assistance to help with the cost of your education, you must answer Yes to the following question. Failure to report outside assistance may result in denial of aid and eligibility and/or repayment of need-based aid that you have previously received. If you are notified of additional assistance after you have completed this form, please notify the financial aid office in writing of the type and amount.

By signing my name below, I hereby authorize the Income Accounting and Student Loan Services department to debit my tuition account and credit my Matriculation account for the amount of \$125.00 (or any remaining Matriculation balance) which includes loan debt plus interest and any charges that have accrued as of the date such money becomes available. If the

credit balance on my tuition account is not sufficient to pay the debt in full or if I become ineligible for the expected financial aid, I acknowledge that I am still responsible for the above account. I understand that a hold will be placed on my records and possible collection action pursued for any amount of the debt left owing. For more information, please contact Income Accounting (801)-581-7344.

Student Signature

Date

OTHER INSTITUTIONS

If you answered "Yes" to question 1 on the previous page, please fill out the following. On the previous page, you noted your intent to attend a different institution other than the University of Utah during this financial aid year.

FALL SEMESTER

1. Other Institution you will attend: _____
2. Number of Credit Hours: _____
3. Do you plan to receive aid at the institution listed above during Fall Semester? ☐ Yes ☐ no
4. Will you request to receive aid at the University of Utah during Fall semester? ☐ Yes ☐ no

SPRING SEMESTER

1. Other institution you will attend: _____
2. Number of Credit Hours: _____
3. Do you plan to receive aid at the institution listed above during Fall Semester? ☐ Yes ☐ no
4. Will you request to receive aid at the University of Utah during Fall semester? ☐ Yes ☐ no

ADDITIONAL FINANCIAL AID RESOURCES

Please supply the request financial aid resource information based on what you have currently been offered. Failure to report outside assistance may result in denial of aid and eligibility and/or repayment of need-based aid that you have previously writing of the type and amount.

Faculty/Staff Benefit

1. Will you receive a University of Utah Faculty/Staff tuition reduction? ☐ Yes ☐ no
2. How are you receiving this benefit? ☐ Employee ☐ Spouse of Employee ☐ Child of Employee

Graduate Awards

If you currently receive or will receive a graduate fellowship or assistantship processed through the Graduate School or your department, you must notify us of the department and the offered amount. Graduate tuition benefits and graduate insurance should be reported.

1. Will you receive any of the following? ☐ Fellowship ☐ Assistantship ☐ None
2. Graduate Department: _____
3. Amount (per academic year): \$_____
4. Will you receive graduate health insurance through your department? ☐ Yes ☐ no
5. Will you receive a graduate tuition waiver? ☐ Yes ☐ no If so, what percent? _____

Please describe any additional resources you may receive towards the cost of your education. Do not list the federal financial aid you are applying for or earnings from employment. Additional resources would include cash scholarships, tuition, and/or book assistance, etc.

Type:
ex: scholarship) _____

Type: (ex: scholarship) _____

Resource Name: _____

Resource Name: _____

Period: (select all that apply) ☐ Fall ☐ Spring ☐ Summer

Period: (select all that apply) ☐ Fall ☐ Spring ☐ Summer

Duration: _____

Duration: _____

Amount (\$/%): _____

Amount (\$/%): _____

SMS NOTIFICATIONS OPT-IN

By checking "I Accept", you are opting into financial literacy and student loan default prevention messaging from The University of Utah and Repaycentsibly,. you will receive a maximum of 6 messages per month from '52013'. Please refer to the below text for more details.

SMS Notification Opt-In When you opt-in to this service, we will send you an SMS message to confirm your signup.

SMS Notification Opt-In You can cancel the SMS service at any time. Just text "STOP" to '52103'. After you send the message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed . After this, you will no longer receive SMS messages from us. If you want to join again, notify the University of Utah Office of Scholarships and Financial Aid and we will start sending SMS messages to you again.

SMS Notification Opt-In If at any time you forget what keywords are supported, just text "HELP" to '52013'. After you send the SMS message "HELP" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.

SMS Notification Opt-In We are able to deliver messages to the following mobile phone carriers: SMS Notification Opt-In AT&T, Verizon Wireless, Sprint, T-Mobile, U.S. Cellular, Alltel, Boost Mobile, Nextel and Virgin Mobile.

SMS Notification Opt-In Alaska Communications Systems (ACS), Appalachian Wireless (EKN), Bluegrass Cellular, Cellular One of East Central IL (ECIT), Cellular One of Northeast Pennsylvania, Cincinnati Bell Wireless, Cricket, Coral Wireless (Mobi PCS), COX, Cross, Element Mobile (Flat Wireless), Epic Touch (Elkhart Telephone), GCI, Golden State, Hawkeye (Chat Mobility), Hawkeye (NW Missouri), Illinois Valley Cellular, Inland Cellular, iWireless (Iowa Wireless), Keystone Wireless (Immix Wireless/PC Man), Mosaic (Consolidated or CTC Telecom), Nex-Tech Wireless, NTelos, Panhandle Communications, Pioneer, Plateau (Texas RSA 3 Ltd), Revol, RINA, Symmetry (TMP Corporation), Thumb Cellular, Union Wireless, United Wireless, Viaero Wireless and West Central (WCC or 5 Star Wireless)

SMS Notification Opt-In As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive up to 6 messages per month. If you have any questions about your text plan or data plan, it is best to contact your wireless provider. For all questions about the services provided by this short code, you can send an email to info@repaycentsibly.org.

SMS Notification Opt-In T-Mobile is not liable for delayed or undelivered messages.

SMS Notification Opt-In If you have any questions regarding privacy, please read our privacy policy: <https://repaycentsibly.org/online-privacy-policy/>

SMS Notification Opt-In If you have any questions regarding the Terms of Service, please read our legal policy: <https://repaycentsibly.org/online-legal-policy-terms-of-use/>

☐ I Accept ☐ I Do Not Accept

Mobile Phone Number: _____

Student Signature

Date

FINANCIAL AID FACT SHEET

Listed below are the areas that most commonly affect student eligibility. Please be aware of these criteria. For more information regarding your eligibility, please visit our web page at <http://www.financialaid.utah.edu> or call our office at (801) 581-6211. To be eligible you must meet at least the following requirements.

Admission - Be admitted to the University of Utah as a degree-seeking student. Financial aid offers are sent to students who either are admitted or have submitted an application for admission. Your application for admission must be approved in order for you to receive the funds that we have offered to you. If you are admitted to the University of Utah after you have been offered financial aid, your offers and cost of attendance may change.

Credits - Enroll for at least the minimum number of credit hours required. The offer(s) you have received are based on the anticipated full-time enrollment. Your offer(s) are subject to change if your actual attendance differs from your anticipated enrollment. Federal Pell Grants adjust to match enrollment. Full-time enrollment is required for most scholarships. Half-time enrollment is required for most other offers.

Enrollment Deadline - Be registered for all courses by the last day to add regular session classes. Your eligibility for grants and work-study is determined by your hours of enrollment on the last day to add classes, as published by the registrar. Although you may either add classes that start later in the term, or your department may allow you to add classes later in the term, your eligibility for these offers will not be increased.

Other Aid - Report to The University Office of Scholarships and Financial Aid any other offers you expect to receive. Regulations do not allow a combination of federal and other aid to exceed a student's cost of attendance. If you are receiving any other assistance not listed in your financial aid offer, your eligibility for federal aid may be reduced.

Requests for Information - Submit all information requested for processing your financial aid application. As processing of your financial aid application continues, you may be asked to submit new information, or to verify information previously submitted. Please respond to these requests in a timely manner. Offers may be canceled and you may be billed while we await your response. Waiting to submit information may make you ineligible for or delay receipt of aid.

Previous Education Standards - Have a high school diploma or GED. If you have completed a home-school program, please contact The University Office of Scholarships and Financial Aid for information regarding your eligibility.

Citizenship - Be a U.S. Citizen, permanent resident, or eligible non-citizen. Contact The University Office of Scholarships and Financial Aid for details. Students who enter the United States on a student or visitor visa are not eligible for federal aid, but may be eligible to apply for scholarships, assistantships, or fellowships.

Default - Not be in default on a federal student loan, or owe a repayment of any federal aid.

Selective Service - Be registered with Selective Service, if applicable. All males between the ages of 18 and 26 are required to register.

Progress - Maintain the standards for Satisfactory Academic Progress (SAT). See the detailed explanation of SAT standards under the "Satisfactory Academic Progress" Section.

Leaving School - If you drop all of your classes, or completely withdraw from school, you may be required to repay all, or a portion of, the aid disbursed to your account. Your eligibility for future aid may be impacted. Please meet with a Financial Aid counselor before you withdraw.

Changes - Offers may be based on the information on your FAFSA and anticipated full-time enrollment. You must inform The University Office of Scholarships and Financial Aid of any changes to the information submitted on the FAFSA or actual enrollment less than full-time.

Loans - If you accept loans, you must complete an online Entrance Counseling session. You may access it from our website hyperlink: <https://financialaid.utah.edu/types-of-aid/grants-loans/entrance-counseling.php>. Our packaging philosophy for student loans is to offer one half of your eligibility for the fall and spring semesters. If you are in need of additional funding for a semester please contact our office to discuss your available options.

NONDISCRIMINATION & ACCESSIBILITY STATEMENT - NOTICE OF CONFIDENTIALITY: This material is intended for the use of the individual or entity to which it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable laws. If the reader of this material is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. Please notify the sender of the error and destroy the e-mail you received.
The University of Utah is an Equal Opportunity and Affirmative Action institution. For detailed information or to request a reasonable accommodation, visit <https://utah.edu/nondiscrimination>

FEDERAL TITLE IV LOAN PROGRAMS

Federal Title IV Loans available at the University of Utah include loans in the Federal Direct Loan Program (Subsidized Loan, Unsubsidized Loan, Parent PLUS Loan, and Graduate PLUS Loan).

Federal Title IV Loan Eligibility - To receive a Federal Direct Subsidized Loan, Unsubsidized Loan, Parent PLUS Loan, Graduate PLUS Loan, you must first file a Free Application for Federal Student Aid (FAFSA). After your FAFSA is processed, The University Office of Scholarships and Financial Aid will review the results and inform you of your loan eligibility. You must also sign a promissory note, a binding legal document that lists the conditions under which you're borrowing and the terms under which you agree to repay your loan. To be eligible, you must enroll at least half-time in an eligible degree-seeking program, and make satisfactory academic progress towards your degree.

Federal Title IV Loan Distinctions - Federal Direct Loans allow you to defer principal payments while you are enrolled at least half-time in an eligible degree-seeking program, and during a "grace" period after you graduate, leave school, or drop below half-time. For Direct Loans, students receive a 6-month grace period. Subsidized Loans are the only Federal Title IV loans that do not accrue interest while a student is enrolled at least half-time in an eligible degree-seeking program. However, Subsidized Loans borrowed between July 1, 2012 and June 30, 2014 will accrue interest during the grace period. Federal Direct Unsubsidized Loans, Parent PLUS Loans, and Graduate PLUS Loans do accrue interest while the student is in school and during the grace period, but students may choose to have the interest added to the principal balance while in school and repay it after the grace period ends. This will result in a higher loan balance to be repaid. The first payment is due within 60 days after the loan is fully disbursed and interest begins to accumulate at the time the first disbursement is made. Students who are enrolled at least half-time in school and whose loans have been fully disbursed are eligible for In-School Deferment.

Federal Direct Subsidized, Unsubsidized, Parent PLUS, and Graduate PLUS Loan lender information - For both Federal Direct Subsidized and Unsubsidized Loans, your lender will be the federal government, under the Direct Loan Program. The government will assign a third-party agency to service the loan(s). A student loan is a serious and significant financial commitment. Carefully review the published repayment benefits before borrowing any student loan amount, and review, obtain, or print any repayment benefits and legal notices to keep as part of your records.

Federal Direct Subsidized and Unsubsidized Loans - If you accepted a Federal Direct Subsidized or Unsubsidized Loan, you must do the following in order to receive the loan:

- Complete an Entrance Counseling Session - First-time Direct Loan borrowers at the University of Utah must complete an Entrance Counseling session. Students may access the Entrance Counseling from our homepage at www.financialaid.utah.edu.
- Complete a Master Promissory Note - You must complete a Master Promissory Note (MPN) for Direct Loans. Students may access the MPN from our homepage at www.financialaid.utah.edu.
- Meet Eligibility Requirements - You must meet the requirements explained in the rest of the Financial Aid Policies sections.

Federal Direct Subsidized and Unsubsidized Loan Interest Rates and Fees - -Only undergraduate students are eligible to receive Federal Direct Subsidized Loans.

- For undergraduate students only, the fixed annual interest rate for Federal Direct Subsidized Loans and Federal Direct Unsubsidized Loans that are first disbursed on or after July 1, 2020 will be 2.75%.
- The interest rate for Federal Direct Unsubsidized Loans for graduates will be fixed at 4.30%.
- For all Federal Direct Loans first disbursed between July 1 and October 1, 2020, students will be charged a 1.059% origination fee, which is deducted from the principal balance of the loan at the time it is disbursed. For all Federal Direct Subsidized and Unsubsidized Loans first disbursed on or after October 1, 2020, students will be charged a 1.057% origination fee, which is deducted from the principal balance of the loan at the time it is disbursed. Loans first disbursed prior to October 1, 2020 with a subsequent disbursement after that date, will still be subject to the 1.059% origination fee.
- When the loan goes into repayment, late fees and collection costs may be assessed if payments are not made on schedule.

Interest Rates for Loans Borrowed During Prior Academic Years: - -4.53% for Federal Direct Subsidized and Unsubsidized Loans for undergraduates, and 6.08% for Federal Direct Unsubsidized Loans for graduates, first disbursed on or after July 1, 2019 and before July 1, 2020

- 5.05% for Federal Direct Subsidized and Unsubsidized Loans for undergraduates, and 6.60% for Federal Direct Unsubsidized Loans for graduates, first disbursed on or after July 1, 2018 and before July 1, 2019.
- 4.45% for Federal Direct Subsidized and Unsubsidized Loans for undergraduates, and 6.00% for Federal Direct Unsubsidized Loans for graduates, first disbursed on or after July 1, 2017 and before July 1, 2018.
- Other interest rates may apply for loans disbursed prior to July 1, 2017.

Federal Direct Subsidized and Unsubsidized Loan Limits - Student loan eligibility is based on federal loan limits tied to the student's academic level, dependency status, and financial need. The annual and total loan limits for Federal Direct Subsidized and Unsubsidized loans are:

Annual Federal Direct Loan Limits for Dependent Students: - \$5,500 (of that amount, a maximum of \$3,500 may be subsidized); Sophomore - \$6,500 (of that amount, a maximum of \$4,500 may be subsidized); Junior, Senior, Second Bachelor's Degree - \$7,500 (of that amount, a maximum of \$5,500 may be subsidized)

Annual Federal Direct Loan Limits for Independent Undergraduate Students: - Freshman - \$9,500 (of that amount, a maximum of \$3,500 may be subsidized); Sophomore - \$10,500 (of that amount, a maximum of \$4,500 may be subsidized); Junior, Senior, Second Bachelor's Degree - \$12,500 (of that amount, a maximum of \$5,500 may be subsidized)

Annual Federal Direct Unsubsidized Loan Limits for Graduate/Professional Students: - Regular Graduate - \$20,500; Pharmacy, Public Health, Health Administration, Clinical Psychology - \$33,000 9-month loan limit, \$37,167 12-month loan limit; Dental and Medical Students - \$40,500 9-month loan limit, \$47,167 12-month loan limit

Total Federal Direct Loan Limits for All Students: - Dependent undergraduate students whose parents can borrow Federal Parent PLUS Loans: \$31,000 (only \$23,000 in Federal Direct Subsidized Loans); Independent undergraduate students whose parents cannot borrow Federal Parent PLUS Loans: \$57,500 (only \$23,000 in Federal Direct Subsidized Loans); Graduate or Professional Students: \$138,500 (only \$65,500 in Subsidized Loans, including amounts borrowed as an undergraduate); Medical, Dental, Pharmacy, Public Health, Health Administration, Clinical Psychology: \$224,000 (only \$65,500 in subsidized loans, including amounts borrowed as an undergraduate)

Federal Parent PLUS and Graduate PLUS Loan Interest Rates and Fees: - For Federal PLUS Loans disbursed on or after July 1, 2020, the interest rate is fixed at 5.30%. Other interest rates may apply for loans disbursed before July 1, 2020. For loans first disbursed before October 1, 2020, borrowers will be charged a 4.236% origination fee, which is deducted from the principal balance of the loan when it is disbursed. For loans first disbursed on or after October 1, 2020 borrowers will be charged an origination fee of 4.228%, which is deducted from the principal balance of the loan when it is disbursed. Loans first disbursed before October 1, 2020, with a subsequent disbursement after that date, will be subject to the 4.236% origination fee. When the loan goes into repayment, late fees and collection costs may be assessed if payments are not made on schedule.

Federal Parent PLUS and Graduate PLUS Loan Limits - Federal Parent PLUS and Graduate PLUS Loans do not have annual or aggregate maximums. However, the loans may not exceed the annual Cost of Attendance assigned to the student by the school, minus other financial aid resources. The borrower must also meet credit rating eligibility standards.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

Financial Aid is contingent upon continued satisfactory academic progress towards a degree or certificate. The academic progress of students will be monitored at the end of every semester. To be eligible for most loans, grants, or work study you must meet or exceed the minimum standards in three areas: Cumulative Grade Point Average, Maximum Time Frame, and Aggregate Completion Rate. An explanation of these standards follows. For more detail on these standards and the appeals process, refer to <https://financialaid.utah.edu/policies/satisfactory-academic-progress/index.php>.

Minimum Cumulative Grade Point Average Requirement - Students must maintain a minimum Cumulative Grade Point Average (CGPA) of 2.00. To reinstate eligibility, students must regain a 2.00 CGPA at the University of Utah.

Maximum Time Frame to Earn a Degree - Students must not exceed the following maximum time frames. Eligibility may be reinstated if a student graduates from one program and enters a new program. Students must inform our office when graduating from one program and entering a new program. Maximum allowed time frames:

Undergraduate Students - 183 attempted semester credit hours

2nd Bachelor Student - 61 attempted semester credit hours

Masters Candidates - 4 years from entry into a Masters program

Doctoral Candidates - 7 years from entry into a Doctoral program

Aggregate Completion Rate - Students must complete 67 percent of all attempted credits at the University of Utah and any accepted transfer credits. Courses that are considered attempted, but not completed, are listed below*. For graduate students, coursework attempted as an undergraduate is excluded from this calculation. To reinstate eligibility, a student must attend and successfully complete, on his or her own resources, a sufficient number of credit hours to raise the aggregate completion rate to 67 percent.

***Course Completion Standards** - Courses attempted but not completed include those with grades of I, E, EU, W, NC, repeated courses, audited courses, blank grades, and any other grade that indicates unsatisfactory performance. T grades are viewed as attempted not completed when determining completion rate for undergraduate students, and attempted and completed for graduate students. Credits attempted and completed include letter grades of D- or above, accepted transfer credits, and CR grades. For purposes of the Maximum Time Frame to earn a degree, test credits are also considered attempted and completed. Audited Courses are not acceptable for financial aid purposes. Students changing a registered course to an audit course may be billed for previously received financial aid.

Appeals Process for Violation of Satisfactory Academic Progress Standards - If you believe that there were exceptional circumstances beyond your control, which caused you to violate one or more of the standards listed, you have the right to submit a written appeal. Such circumstances include the death of a family member, or serious illness or injury to the student or an immediate family member. The appeal must include the SAT appeal Form, a written statement indicating the reasons for failing to meet the SAT standards, what has changed that will allow you to meet the SAT standards by a specific point in time, and supporting documentation. You may also be required to submit an academic plan along with your appeal. More information can be found at the following website:

<http://financialaid.utah.edu/policies/appeals.php>