

Scholarships and Financial Aid

Financial Aid and Scholarships Office
A-41 ASB
(801) 422-4104

Over the past decade the cost of obtaining an excellent university education has increased considerably. As a result, many students and their families have found it difficult to obtain the funds to pursue an education. The university is sensitive to this situation and to those students who are hard-pressed to finance their studies. Major changes have been made by the university to improve the delivery system through which students can receive financial aid. There is a firm commitment to assist those who truly need the resources to further their studies.

Financial aid at BYU comes from various federal, state, and university programs in the form of loans, scholarships, and grants. The Financial Aid and Scholarships Office coordinates these financial aid programs and assists students in identifying the financial resources for which they might qualify. Because the number of students applying for financial assistance usually exceeds the funds available through university and federal programs, the distribution of financial aid at BYU is based on an assessment of the student and family's financial need. There are some exceptions to need-based awarding, e.g., BYU academic scholarships, performance and talent and athletic awards, and BYU short-term loans.

The process of determining a student's eligibility for financial aid is called *need analysis*. In a need analysis, income and asset information from both students and parents is examined to determine the family's ability to contribute toward educational costs. This figure, called the *estimated family contribution*, is subtracted from what it will cost the student to attend BYU for a specific length of time (typically, one academic year). If the cost of education is more than the family can contribute, the student has demonstrated *financial need*.

BYU uses the government need analysis form, the Free Application for Federal Student Aid (FAFSA), in determining how much the student and family should contribute. All students applying for financial aid must complete this form. The application process is not complete until the results of the FAFSA have been received by the Financial Aid and Scholarships Office.

Even though a standard formula is used to analyze a student's financial situation, the Financial Aid and Scholarships Office carefully considers the individual circumstances of each student applying for aid.

Applying for financial aid can be complicated and time consuming. Considerable delays and frustrations can arise from filling out forms incorrectly or failing to submit the proper documents in a timely manner. Students and their parents are encouraged to read instructions carefully and to complete all forms and documents correctly. Professional counselors are available and eager to assist in answering questions and helping with the application process.

Eligibility Requirements

Applicants for federal financial aid (Federal Pell Grants, Federal Stafford Loans, and Federal PLUS Loans) must be U.S. citizens or eligible noncitizens. In addition, students must maintain satisfactory academic progress to have federal financial aid disbursed to them. Any student enrolled in a degree-seeking program may apply for financial aid.

Students who have a baccalaureate degree and are returning to receive a teaching certificate may also apply for Federal Stafford

Loans if they have a cumulative 2.0 GPA and are admitted to the teacher licensure program.

Rules and regulations governing the disbursement of federal financial aid are subject to change. Contact the Financial Aid and Scholarships Office if you have additional questions regarding your eligibility for financial assistance.

Scholarships

Brigham Young University offers scholarships to select students who have demonstrated a serious and diligent commitment to spiritual preparation and academic excellence as an investment in their education. Scholarship funds are provided through the tithes of the LDS Church and the offerings of generous individuals. They are given to encourage continued commitment to spiritual and intellectual growth. The gift of a scholarship assumes an obligation on the part of the recipient to use that investment to prepare for expanded and purposeful service in the Lord's kingdom. The principle of replenishment is endorsed, and all are invited to make a similar investment in someone else's future by contributing to the university's scholarship programs when in a financial position to do so.

Although the contributions of the Church and others have been generous, funds are still insufficient to invest in all students. Consequently, policies and procedures have been established to better ensure fairness in awarding available scholarship funds consistent with the university's aims and donors' wishes. For additional information about our policies and procedures, please contact the Financial Aid and Scholarships Office, A-41 ASB, Provo, UT 84602-1009; telephone (801) 422-4104; e-mail: scholarships@byu.edu; Web: <http://scholarships.byu.edu>

Academic

The majority of BYU scholarships are awarded to students based on academic merit. After the scholarship application deadline, students are ranked within their college by their academic preparation and performance. Beginning at the top of the ranked order, scholarships are awarded until funds are exhausted.

BYU scholarships are not renewable, and most are awarded for two semesters only. Unless students receive a four-year award, *they must reapply every year by the appropriate deadline to be considered*. Applicants must also officially declare a major by the end of their sophomore year.

Gordon B. Hinckley Presidential Scholarships are the most prestigious awards offered by Brigham Young University to incoming LDS freshman students. Named after the President of The Church of Jesus Christ of Latter-day Saints, this scholarship pays each recipient's tuition and an additional stipend for eight semesters of undergraduate work at Brigham Young University.

To be considered for this scholarship, students must have academic credentials in the multiyear scholarship range of the freshman matrix, accessible from <http://matrix.byu.edu>. Students will be required to submit a separate application, available online, by February 1, 2008.

Heritage Scholarships are eight-semester, full LDS tuition awards to incoming freshman students. These scholarships honor the intellectual, spiritual, and cultural heritage of the Church and the university.

National Merit Scholarships are eight-semester, full LDS tuition awards sponsored by BYU for a number of the incoming freshman students who qualify as finalists in this competition. To

Scholarships and Financial Aid

be considered, finalists must inform National Merit Corporation that BYU is their first-choice university. National Merit Corporation will then forward necessary materials to BYU. *Because funds are limited, finalists are not guaranteed a BYU-sponsored National Merit Scholarship.* Students must be in the multiyear scholarship range on the freshman matrix to be selected.

Brigham Young Scholarships are generally two-semester awards that cover either half or full LDS tuition. Students must reapply each year to be considered for future scholarships.

New Freshman Students

New freshman academic scholarships are based on candidates' unweighted high school GPAs and composite ACT/SAT scores, as calculated and certified by the BYU Admissions Office.

New Transfer Students

Academic scholarships are evaluated according to academic performance at the previous institution(s). Generally, candidates must have a GPA of 3.85 or higher to be considered. Those transferring to BYU with fewer than 30 semester hours (45 quarter hours) of college credit will also be evaluated on their high school credentials.

Former Students

Academic scholarships are based on overall academic performance. Primary considerations include BYU and total grade point average and the number of hours completed per enrollment. Candidates will be considered in the same applicant pool as continuing students.

Continuing Students

Academic scholarships are based on overall scholastic performance. Primary considerations include BYU and total grade point average and the number of hours completed per enrollment.

• Fall/Winter

The Scholarship Committee will consider the GPA earned at BYU through winter semester and course loads during previous enrollments. Generally, only full-time students are eligible. To qualify for an academic scholarship, both the BYU GPA and the cumulative GPA, including any transfer work, must be within the awarding range.

• Spring/Summer

The committee will consider academic performance through fall semester.

Alumni Association

Generations of BYU students have benefited from the generous support of the Church and private individuals. With that support they have received a first-rate education that has helped them "go forth to serve." Part of that service includes providing for the education of future generations.

The Alumni Replenishment Grants consider not only need and eligibility in its applicants but also a moral commitment to repay the amount of the grant, so that future students can receive and continue such financial assistance.

Alumni Association Replenishment

The Alumni Association Replenishment Grant is available to junior, senior, and graduate students whose total costs of education may not be met through other financial aid programs. Scholarships are awarded annually in amounts equal to half or full LDS tuition. The scholarship recipients will be eligible for membership in the Society of Alumni Scholars and will be asked to replenish the fund once they are in a financial position to do so.

To be considered, both the cumulative and BYU GPA must be at least 3.0 by the end of winter semester. Applicants must also demonstrate financial need and be willing to replenish the scholarship fund at a later date. To apply, complete the online scholarship application on Route Y, including the Alumni Replenishment Grants section.

Alumni Association Regional Replenishment

Several regional chapters of the BYU Alumni Association offer scholarships to students whose permanent residence lies within their boundaries.

To apply, complete the online scholarship application on Route Y, including the Alumni Regional Replenishment Grants section.

Athletic

The university awards grants-in-aid to outstanding athletes who qualify under the rules and regulations of the Mountain West Conference and the National Collegiate Athletics Association (NCAA).

For program applications, deadlines, and additional information, apply directly to the coach of the sport in which you wish to participate or contact Intercollegiate Athletics, 331 SAB, Provo, UT 84602, (801) 422-2046, e-mail: athletics@byu.edu.

College and Departmental

In addition to the scholarship programs described in this bulletin, other private scholarships are available through the colleges and some departments. Students should check with their college or department for additional information and applications.

International

The university offers a limited number of grants each year to international undergraduate students who demonstrate unusual financial need. Eligible candidates must have an F-1 visa, have earned 24 credit hours at BYU, and be in good academic standing.

Generous friends of the university have established a few additional scholarships to assist international students with their studies. To apply, complete the online comprehensive scholarship application on Route Y.

International Study Programs

The International Study Programs Office offers scholarships and grants to assist undergraduate students participating in its programs.

Study Abroad

- The *Mae Covey Gardner Scholarship* is available to students going on programs to European countries.
- The *Howard B. and Mary D. Nelson Scholarship* is available to students studying French, Italian, or Spanish and attending Study Abroad in France, Italy, or Spain. This scholarship is not available to returned missionaries who served in the destination country.
- The *Study Abroad Scholarship* is available to students participating in programs centered outside Europe.
- The *International Study Program Scholarship* is awarded to qualified students receiving university credit for field research or internships in an overseas setting.
- The *Service and Learning Scholarship* is available to students who enroll in an ISP program that has a strong service component.

All applicants must have a minimum 3.0 GPA. Applicants must show financial need by having a current *Free Application for Federal Student Aid (FAFSA)* on file at the Financial Aid and Scholarships Office, A-41 ASB, telephone (801) 422-4104. The Internet URL is www.fafsa.ed.gov. Students must complete the scholarship essay page of the ISP application and submit it with the rest of the application by the appropriate application deadline. For program applications, deadlines, and additional information, contact International Study Programs, 204 HRCB, Provo, UT 84602-4540; telephone (801) 422-3686; or visit our Web site at <http://kennedy.byu.edu/isp/>.

Jerusalem Center

The Jerusalem Center for Near Eastern Studies offers financial aid to undergraduate and graduate students participating in the

various Jerusalem Center study programs. This financial aid is administered under the following categories:

Grants are awarded primarily on the basis of financial need. These grants will vary according to the length of the program, the applicant's financial need, and the funds available.

Scholarships are awarded primarily on the basis of academic performance and will vary as stated above. A minimum GPA of 3.60 is required to be considered.

For program applications, deadlines, and additional information, contact the Jerusalem Center Office, 301 HCEB, Provo, UT 84602-1524, telephone (801) 422-6017, e-mail: deborah_peterson@byu.edu.

Need-Based

While the majority of its scholarships are merit-based, BYU budgets a limited number of need-based awards for United States citizens and permanent residents. Each applicant's circumstances and resources are reviewed and evaluated; unfortunately, there is always more need than available funding. Interested students must complete the *Free Application for Federal Student Aid (FAFSA)* and the comprehensive scholarship application on Route Y.

Other Private

Generous friends of the university have contributed a number of private scholarships. Many of these scholarships carry specific stipulations and restrictions. To be considered for these scholarships, complete the online scholarship application on Route Y, including the Additional Opportunities section.

Research

The following scholarships promote and reward research:

The Undergraduate Scholarship Awards are given to a select number of students, generally juniors and seniors, in good academic standing to fund research projects. To obtain the application instructions and guidelines, deadlines, and additional information, contact the Office of Research and Creative Activities, A-285 ASB, Provo, UT 84602-1231, telephone (801) 422-3841.

Students should also contact their department and college to learn about other research opportunities and awards.

ROTC

Both the Army ROTC and the Air Force ROTC offer competitive scholarships to qualified students enrolling in their programs. ROTC scholarship recipients may receive full tuition, fees, books, and associated costs. In addition, both scholarship and nonscholarship students enrolled in courses numbered in the 300- and 400-series may apply for a \$100 monthly subsistence allowance. For further information and application requirements, contact the Military Science Department (Army ROTC), 320 Wells ROTC Building, Provo, UT 84602-8301, telephone (801) 422-3601, e-mail: armyrotc@byu.edu; or the Aerospace Studies Department (Air Force ROTC), 380 Wells ROTC Building, Provo, UT 84602-8301, telephone (801) 422-2671, e-mail: afrotc@byu.edu.

Students with Disabilities

Generous donors have established a few private scholarships to assist students with disabilities. Because funds are limited, the Undergraduate Scholarship Committee will consider the nature of the applicant's disability and its impact on his or her ability to function in class and earn a living. Academic performance and financial need will also be considered. Interested students must complete the comprehensive scholarship application on Route Y, the *Free Application for Federal Student Aid (FAFSA)*, and submit appropriate current documentation of the disabling condition from a licensed professional to the University Accessibility Center, 1520 WSC, Provo, UT 84602, (801) 422-2767 v/tty.

Talent Awards

BYU offers talent awards in the areas of communications, dance, music, theatre and media arts, and visual arts. For these awards, demonstrated talent is a more important criterion than scholastic achievement. Awards range in value from \$100 to full tuition and fees for one year. For further information and application materials, contact the appropriate department directly:

Communications: Department of Communications, 360 BRMB, Provo, UT 84602-6403, (801) 422-2997, e-mail: commsec@byugate.byu.edu.

Dance: Department of Dance, 294 RB, Provo, UT 84602-2005, (801) 422-5086, e-mail: dance@byu.edu.

Music: School of Music, C-550 HFAC, Provo, UT 84602-6410, (801) 422-4784, e-mail: music@byu.edu.

Theatre and Media Arts: Department of Theatre and Media Arts, D-581 HFAC, Provo, UT 84602-6405, (801) 422-6645, e-mail: tmssec@byugate.byu.edu.

Visual Arts: Department of Visual Arts, E-509 HFAC, Provo, UT 84602-2500, (801) 422-4266, e-mail: design@byu.edu.

General University Scholarship Policies

Students granted university scholarships must do the following to remain eligible for their award:

1. Abide by the Honor Code and adhere to the dress and grooming standards of BYU.
2. Scholarships may be applied to approved International Study Programs and Travel Study programs but may not be used for Independent Study or Continuing Education courses or for BYU–Idaho or BYU–Hawaii courses.
3. Register as a full-time student and complete a minimum of 14 credit hours per the semester(s) or 6 credit hours per the term(s) of the award.

Courses repeated within the same academic year will count only once toward the hour requirement.

Credit must be earned within the classroom. Credit earned through special examination or Independent Study and audited classes may not be used to meet the requirement.

Additional provision:

Undergraduate students who have acquired more than 160 hours of credit or who have received scholarships for a total of eight semesters, excluding spring and summer terms, are ineligible for future scholarships.

Discontinuance

A student claims a scholarship by registering for classes and using the scholarship to pay tuition. If the student then does not attend school or, once enrolled, discontinues for nonemergency reasons, the scholarship will be cancelled and the student will be billed for the appropriate tuition and discontinuance fees. Students who need to discontinue because of illness, injury, or extenuating circumstances should contact the Financial Aid and Scholarships Office as well as the Discontinuance Office for appropriate action.

Note: Exceptions to these policies may sometimes be granted according to individual needs and circumstances. Students wanting an exception must submit a formal written petition to the Financial Aid and Scholarships Office prior to the necessary change.

BYU Short-Term Loan

A short-term loan is available to full- or part-time day students or full-time evening students admitted to day school. A student may borrow up to the cost of tuition only, and because the loan is "short-term" the loan must be repaid during the same semester or term in which the money is borrowed. The loan is not available for Independent Study, job interviewing, or debt payments.

Federal Programs

Federal Pell Grant

A Federal Pell Grant is awarded by the U.S. Department of Education and is based on financial need. A Pell Grant is not a loan and does not have to be repaid. Only undergraduate students who haven't already earned a bachelor's degree are eligible for a Pell Grant. (Students who pay graduate tuition are not eligible.) In addition, students must meet other eligibility requirements (see preceding Eligibility Requirements). Federal Pell Grants are based on an eligibility index determined by a federal formula. Pell Grant payments are disbursed to BYU students one semester at a time and vary with the number of hours for which a student is enrolled per semester (spring and summer terms combined are considered one semester).

- 12.0 or more semester hours equal a full-time payment.
- 9.0–11.5 semester hours equal a three-quarter-time payment.
- 6.0–8.5 semester hours equal a half-time payment.
- Fewer than 6.0 semester hours equal a less-than-half-time payment.

In determining hours for Federal Pell Grant payments, please note that:

1. Audit hours, special courses and conferences, and hours obtained by challenging classes may not be used.
2. Continuing Education, Salt Lake Center, Study Abroad, and Travel Study classes, etc., may be used only during the term or semester for which the student is admitted to BYU day school.

ACG and SMART Grants

Academic Competitiveness Grants (ACGs) are available to U.S. citizens, enrolled full-time in their first or second academic year of study, who are Federal Pell Grant recipients and have completed a "rigorous secondary school program of study." Second-year ACG recipients must have at least a 3.0 cumulative GPA. Applicants for the ACG must document how they have completed a "rigorous secondary school program of study."

National Science and Math Access to Retain Talent (SMART) Grants are available to U.S. citizens, enrolled full-time in their third or fourth academic year of study, who are Federal Pell Grant recipients, have at least a 3.0 cumulative GPA (checked every enrollment), and are majoring in physical, life, or computer science; engineering; mathematics; technology; or critical foreign languages. Eligible students will be notified by the Financial Aid and Scholarships Office.

Federal Subsidized Stafford Loan

A subsidized Federal Stafford Loan is a low-interest, federally subsidized loan based on financial need. It is available to undergraduate and graduate students who meet the eligibility requirements (see preceding Eligibility Requirements) and the federal government requirements for need as calculated by the FAFSA. Subsidized Stafford Loan recipients must be enrolled in at least 6 credit hours per semester (or 3 credit hours per term) during the entire period of their loan. No audit hours, Independent Study hours, nor Conferences and Workshop hours may be used to meet the minimum hour requirement.

To avoid the burden of excessive debt, students should consider other forms of financial aid such as grants, scholarships, awards, part-time employment, and family assistance. Students should also contact their state educational agency to apply for state grants and other state aid that may be available. High school counselors and employers may also provide information regarding sources of financial aid. An unsubsidized Stafford Loan is also available to students who do not qualify for a fully subsidized Stafford Loan. Contact the Financial Aid and Scholarships Office for details.

Federal Parent Loan for Undergraduate Students (PLUS)

A Federal PLUS Loan is an educational loan that parents may obtain to meet the educational expenses of their dependent children who meet the eligibility requirements above and are enrolled in at least 6 credit hours per semester (or 3 credit hours per term) during the entire loan period.

A PLUS Loan is neither need based nor federally subsidized. It requires credit approval by the lender. PLUS Loans are disbursed to the school by check made copayable to the parent and the school. Monthly payments generally begin sixty days after the loan is disbursed.

Federal Unsubsidized Stafford Loan

An unsubsidized Federal Stafford Loan is an educational loan that students may obtain to meet their educational expenses. To be considered for an unsubsidized Stafford Loan, students must meet the eligibility requirements and be enrolled in at least 6 credit hours per semester (or 3 credit hours per term) for the entire loan period.

Although the unsubsidized Stafford Loan is neither need based nor federally subsidized, a student must first complete the FAFSA to determine eligibility for a Federal Pell Grant or subsidized Federal Stafford Loan. Payments generally begin sixty days after the loan is disbursed. A student may receive an unsubsidized Stafford Loan in addition to a subsidized Stafford Loan.

Satisfactory Academic Progress

Federal regulations require schools to establish, publish, and apply reasonable standards for determining whether a student receiving financial aid is maintaining satisfactory academic progress in his or her course of study. Two separate standards for measuring satisfactory academic progress are required: one is based on academic grades and the other is based on rate of progress toward a degree. In keeping with these regulations, Brigham Young University has established and will apply the following policies governing satisfactory academic progress for financial aid.

Evaluation Measures

Newly admitted students (both entering freshmen and transfer students) are eligible for financial aid during their first academic year at BYU. At the end of the first academic year, and at the end of each semester thereafter, the status of all students will be evaluated to determine if they are making satisfactory academic progress in each of these areas.

1. **Academic Standing:** Students on academic probation are ineligible for federal financial aid.
2. **Rate of Progress:** Students who fail to successfully complete at least 70 percent of their courses are ineligible for financial aid. For purposes of this policy, the following are "nonprogress" grades: E, I, IE, NS, W, and WE. Repeated courses are also considered nonprogress.

Students not meeting the 70 percent completion rate will remain ineligible for federal financial aid until they:

- a. Improve their completion rate to 70 percent, or
- b. Successfully complete 12 hours (with no nonprogress grades) during regular terms or semesters at BYU, through Independent Study, or at another college or university.

Generally, undergraduate students with over 180 attempted credit hours are ineligible for financial aid. Similarly, students who have more than 60 hours of nonprogress grades (E, I, IE, NS, W, WE) are ineligible for financial aid.

Petitions for Overrides

Students may petition to receive aid for current or future semesters or terms within the same academic year. Generally, students may petition to receive aid if there were special or

unusual circumstances that prevented them from making satisfactory academic progress. Possible reasons for a petition might be an accident or injury, medical or family emergency, or another similar circumstance.

Students requesting an override of the 180-hour limit must file a copy of an approved graduation plan with their petition.

Important Tax Information

Under the Tax Reform Act of 1986, only scholarship, fellowship, benefit, and grant amounts used for tuition, fees, books, supplies, and equipment required for courses of instruction are excluded from the recipient's gross income. Any of these funds used for other expenses, such as room and board, must be included in income. If funds are received from any of these sources, a detailed record should be kept of all expenditures for tuition, fees, books, and required equipment and supplies. For more detailed information, consult a personal tax advisor.

Exception to University Financial Aid Policy

Students desiring an exception to University Financial Aid Policy must petition the Financial Aid Committee, stating the reason for the requested exception. The committee meets on a regular basis to review petitions. Contact the Financial Aid and Scholarships Office, A-41 ASB, (801) 422-4104.

Additional Information Regarding Financial Aid

Students with questions regarding financial aid at Brigham Young University are invited to visit the Web site:
<http://saas.byu.edu/depts/finaid>.

Estimated College Expenses

On entering the university, students are responsible for making arrangements to cover enrollment expenses and should have sufficient funds on hand for at least the first semester. University financial aid is available to supplement savings only through one or more of the following programs: scholarships and awards, student loans, Pell Grants, and student employment.

For estimated costs, please see the Financial Aid Web site:
<http://saas.byu.edu/depts/finaid/costs.aspx>.