

Financial Aid and Scholarships

Financial Aid and Scholarship Offices

A-41 ASB
(801) 378-4104

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 Scholarship Offices coordinate these financial aid programs and assist 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 are not based on need.

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 student and parents is examined to determine the family's ability to contribute toward educational costs. This figure, called the *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 *financial need*.

BYU uses the government need analysis form, 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 and the BYU Financial Aid Application. The application process is not complete until the results of the FAFSA have been received by the BYU Financial Aid Office.

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

Applying for financial aid is 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 in the Financial Aid Office are available and eager to assist in answering questions and helping with the application process.

Eligibility Requirements

Any student who is admitted to BYU day school, who is in a degree-seeking program, and who is making satisfactory academic progress is eligible to apply for financial aid. Students who have their baccalaureate degree and are returning to receive a teaching certificate may also apply for financial aid if they have a 2.0 GPA and are admitted to the teacher licensure program. Applicants for federal financial aid (Pell Grants, Stafford Loans, and PLUS) must be U.S. citizens or eligible noncitizens. Contact the Financial Aid Office if you have any questions as to your eligibility.

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.

Although the contributions of the Church and others have been generous, our funds are still insufficient to invest in all students. Consequently, we have established policies and procedures 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 Scholarship Office, A-41 ASB, Provo, UT 84602-1009, telephone (801) 378-4104; e-mail: scholarships@byu.edu; URL: <http://ar.byu.edu/scholarships>.

Academic

The majority of BYU scholarships are awarded to students based on academic merit. After the scholarship application deadline, students are ranked 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 a minimum composite score of 33 on the ACT or a 1460 on the SAT. They must also have a minimum unweighted high school grade point average of 3.85. They will be required to submit a separate application, available upon request, by January 15, 2004.

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 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.*

University 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

Academic scholarships are based on an in-depth review of a student's academic preparation in high school. Generally, freshman scholarship recipients have ACT scores in the 30s and GPAs of at least 3.80.

New Transfer Students

Academic scholarships are evaluated according to academic performance at the previous institution(s). Generally, candidates must have a GPA of 3.80 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 2003 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 2003.

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. Up to thirty 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 2003. 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 at <http://ar.byu.edu/scholarships>, 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 at <http://ar.byu.edu/scholarships>, 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).

Female Athletes

Applicants should contact the director of Women's Intercollegiate Athletics, 228-B SFH, Provo, UT 84602-2240, telephone (801) 422-4225, e-mail: female_athletes@byu.edu.

Male Athletes

Applicants should apply directly to the coach of the sport in which they wish to participate or the director of intercollegiate athletics, 106 SFH, Provo, UT 84602-2241, telephone (801) 422-2096, e-mail: male_athletes@byu.edu.

Jennie Clyde

The Jennie Clyde Scholarship is awarded to BYU students majoring in early childhood, elementary, or secondary education. Students minoring or specializing in special education may also apply. Recipients will be chosen on academic achievement, financial need, and demonstrated ability in the field of education. Candidates must complete a separate Jennie Clyde Scholarship Application (available from the David O. McKay School of Education Advisement and Certification Office, 120 MCKB), and the Free Application for Federal Student Aid (FAFSA).

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 can check with their college or department for additional information and applications.

Cultural Arts Awards

BYU offers cultural arts 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, E-509 HFAC, 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: tmasec@byugate.byu.edu.

Visual Arts: Department of Visual Arts, 210 BRMB, Provo, UT 84602-2500, (801) 422-2064, e-mail: design@byu.edu.

Disabled

Generous donors have established a few private scholarships to assist disabled students. 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 scholarship application at <http://ar.byu.edu/scholarships>, the *Free Application for Federal Student Aid (FAFSA)*, and submit appropriate

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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.

Edwin Smith Hinckley and Abrelia Clarissa Seely Hinckley

The Edwin S. and Abrelia C. S. Hinckley Scholarships are directed to junior and senior students who have made a personal commitment to academic excellence and community service. Applicants must have junior or senior status, as determined by total number of earned credits, and a minimum 3.85 BYU and total grade point average, and they must demonstrate commitment to service. Candidates must complete the scholarship application at <http://ar.byu.edu/scholarships>.

International

The university offers a limited number of grants each year to international undergraduate students who demonstrate unusual financial need and strong potential for bringing positive recognition to BYU and the Church. Other selection criteria include the applicant's BYU and cumulative grade point average, extracurricular activities, service, and the likelihood of the applicant returning to his or her country. 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 at <http://ar.byu.edu/scholarships>.

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 *Jacobsen 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 Office, A-41 ASB, telephone (801) 378-4104. 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, 280 HRCB, Provo, UT 84602-4540; telephone (801) 378-3686; or visit our Web site at <http://kenmedy.byu.edu/ispl>.

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 3.70 is required to be considered.

For program applications, deadlines, and additional information, contact the Jerusalem Center Office, 309 HCEB, Provo, UT 84602-1524, telephone (801) 378-6017, e-mail: deborah.peterson@byu.edu.

Karl G. Maeser Scholarship

The Karl G. Maeser Scholarship is awarded to junior and senior students who have made a personal commitment to academic excellence. To be seriously considered, applicants must have a minimum 3.85 BYU and cumulative grade point average and demonstrate commitment to service. Candidates must complete the scholarship application at <http://ar.byu.edu/scholarships>.

Multicultural

Friends of the university have established scholarships for students of certain ethnicities. The majority of these funds are restricted to undergraduate students who are citizens of the United States. These scholarships are awarded on the basis of academic merit, demonstrated financial need, leadership ability, and other personal factors. For information about eligibility, deadlines, and applications, contact Multicultural Student Services, 1320 WSC, Provo, UT 84602-7908, telephone (801) 422-3065.

Native American

The Native American Educational Outreach Program offers scholarships to Native American students in graduate and undergraduate programs.

To be considered, applicants must be in good academic standing and demonstrate financial need. To apply, complete the online comprehensive scholarship application at <http://ar.byu.edu/scholarships>.

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 at <http://ar.byu.edu/scholarships>.

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 at <http://ar.byu.edu/scholarships>, 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 Work, A-261 ASB, Provo, UT 84602-1231, telephone (801) 422-3841.

The Joseph L. and Madeline B. Wirthlin Scholarship is awarded to one junior and one senior student each year who have an interest in pursuing a career in the attitudinal or survey research industry. To apply, complete the online scholarship application at <http://ar.byu.edu/scholarships>, including the Wirthlin Scholarship section.

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.

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 nor on other campuses.
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 provisions:

1. 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.
2. In any given semester or term, undergraduate students may receive in BYU scholarship assistance (including private funds donated to the university) no more than 80 percent of the Gordon B. Hinckley Scholarship stipend, which equals one and one-half times LDS tuition.

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 Scholarship 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 Scholarship 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 federal 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 federal Pell Grant. (Students who pay graduate tuition are not eligible.) In addition, students must meet other eligibility requirements (see preceding Eligibility Requirements). Full-year federal Pell Grants are based on an eligibility index determined by a federal formula. Federal Pell Grant payments are disbursed to BYU students for only 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.

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 federal 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 federal Stafford Loan is also available to students who do not qualify for a fully subsidized federal Stafford Loan. Contact the Financial Aid 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.

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A federal PLUS Loan is neither need based nor federally subsidized. It requires credit approval by the lender. PLUS Loans must be disbursed to the school by Electronic Funds Transfer (EFT) or by checks made copayable to the parent and the school. Monthly payments generally begin sixty days after the loan is disbursed. A student may receive a federal PLUS Loan in addition to a federal Stafford Loan.

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 federal 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 federal 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 federal Stafford Loan in addition to a subsidized federal 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 or certificate. 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 winter 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 who are on academic probation after winter semester will be ineligible for federal financial aid for the following academic year.
- 2. Rate of Progress:** Students who fail to successfully complete at least 70 percent of the courses for which they register each academic year will be ineligible for financial aid for the following academic year. For purposes of this policy, the following are "nonprogress" grades: E, I, IE, NS, UW, W, and WE. Courses repeated in the same academic year are also nonprogress.

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

- a. Improve their completion rate for the academic year 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.

Undergraduate students with over 180 total credit hours are generally ineligible for financial aid.

Appeals and Requalifying for Aid

Students may appeal to receive aid if there were unusual, extenuating circumstances that prevented them from making satisfactory academic progress. Possible reasons for an appeal might be accident or injury, medical or family emergency, or other similar circumstance.

Students may petition to receive aid for future semesters or terms in the same academic year, after improving their academic standing or rate of progress, as indicated above. Students requesting an override of the 180-hour limit must file a copy of their approved graduation plan with their appeal.

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 in writing, stating the reason for the requested exception. The committee meets on a regular basis to review petitions. Forms may be obtained from the Financial Aid Office, A-41 ASB, (801) 378-4104.

Additional Information Regarding Financial Aid

Students with questions regarding financial aid at Brigham Young University are invited to contact the Financial Aid Office, A-41 ASB, Provo, UT 84602-1009, (801) 378-4104.