



PACIFIC
LUTHERAN
UNIVERSITY

ACCEPTING
YOUR
OFFER
OF
FINANCIAL AID
2011 - 2012

TABLE OF CONTENTS

Accepting Your Offer of Financial Aid	6
On-line.....	6
Mail in paper copy.....	8
Information & Requirements for	
Specific Financial Aid Programs	9
Federal Pell Grant.....	9
Named Scholarships	9
Washington State Need Grant.....	9
Federal and State Work Study.....	9
Federal Perkins Loan	9
Federal Nursing Loans.....	9
Federal Direct Loans	10
Federal Direct Parent PLUS Loans.....	10
Additional Financial Assistance	10
If the Federal Parent PLUS Loan is not an option	11
Alternative or Private Loans.....	11
www.thewashboard.org scholarship website	11
Other Important Information	11
Additional Outside Scholarships	11
Updating your FAFSA	11
Your Housing Arrangements	12
Your Award was Made without the Benefit of the FAFSA	12
Selected for Verification	12
If Your Award Is Revised	12
Student Checklist	13
Offer of Financial Aid	13
Advance Tuition Deposit.....	13
Address Confirmation Form	13
PLU Health Insurance Waiver.....	14
Housing & Meal Plan Contract.....	14
Tuition Refund Insurance Plan.....	14
On-line Payment Contract.....	14

Accepting Your Offer of Financial Aid

There are two ways to accept your Offer of Financial Aid:

1. Accept your financial aid on-line or
2. Accept your financial aid on the enclosed paper Offer of Financial Aid and return via U.S. mail.

In the following instructions, there are a few references made to an *enclosed envelope*. All documents that need to be returned from this mailing should be returned in this envelope, which is addressed to the Student Services Center, regardless of the method you use in accepting your award.

Instructions For Accepting Your Award On-line:

1. Click on *Enter Secure Area* at: <https://banweb.plu.edu>
2. Enter your PLU ID at User ID. (PLU ID is located above your name on your award letter)
3. Enter your **Personal Identification Number (PIN)**: Your PIN was assigned as a random 6 character alphanumeric code and mailed to you from the Admission Office. This PIN along with your PLU ID will be used each time you access your financial aid, student account or registration records in Banner. The system will also ask you to select a security question that will help you remember your PIN in case you forget. Be sure to keep your PIN confidential. If you want your parent(s) or significant other to have access to your financial aid and student account information, you will need to give them your PLU ID number and PIN. No information will be released to **anyone** without this information.
4. Select *Financial Aid Services*
5. Select *Award*
6. Select *Award by Aid Year*
7. Select aid year *Financial Aid Year 2011-12*
8. Select *Submit*
9. Review the information contained on the *General Information* and *Award Overview* tabs. Under the *Award Overview* tab, please review your expected enrollment for each term. *Your Offer of Financial Aid* is based on the enrollment status listed here. If incorrect, contact the Financial Aid Office at 253-535-7134 or finaid@plu.edu.
10. **Read the Terms & Conditions** of your financial aid located under the **Terms & Conditions** tab. You cannot accept your financial aid before accepting the Terms & Conditions.

11. **Select the Accept Award Offer tab** to review your offered aid. Please note the instructions included on this screen.
 - On your original 2011-12 Financial Aid Award, you will be prompted to make a decision on the aid that has been offered. You may select either *Accept*, *Decline*, or *Undecided* for the aid you have been offered. Select *Submit Decision*, or;
 - If you wish to accept the entire offer in the original form, you simply select *Accept Full Amount All Awards*.
 - If you have been offered a **Federal Pell Grant**, you cannot accept it online. The Financial Aid Office will accept this fund once we have confirmed your eligibility with the U.S. Department of Education.
 - Once you have selected *Submit Decision* or *Accept Full Amount All Awards*, the screen will show the current status of your award. If you accept the **Federal Direct Loan**, you will have the option to immediately go to the Direct Loan website to complete the Direct Loan promissory note.
 - You may see active **Messages** below the offered financial aid. Please click on *Messages* to review important information pertaining to your financial aid award.
12. **Unsatisfied Requirements**: At the bottom of the *Accept Award Offer* tab there may be an *Unsatisfied Student Requirement* highlighted. Click on these highlighted areas and follow the instructions to complete these additional requirements.
13. Under the **Resources/Additional Information** tab you have the ability to notify us of your outside scholarships. Please submit the outside scholarship name, select the term(s) it will be received and the amount for the term(s). Please also include any information that you feel is pertinent in the comments section. We recommend that you split your outside scholarship awards evenly between both fall and spring semesters. If you need to make any changes to already submitted scholarships, please contact us at finaid@plu.edu.
 - Once you have met all the requirements, click on the *Exit* button at the top of the page, or a tab to return to a previous page.

Instructions For Accepting Your Award Via Paper Copy:

1. Review the information on your *Offer of Financial Aid*. Including:
 - Your name and address. This address will be used for all future financial aid mailings to you. Correct the address if it has or is about to change.
 - The expected enrollment for each term/semester. Your *Offer of Financial Aid* is based on this enrollment status. If incorrect, write in the correct credits per term.
 - Your living arrangements near the bottom of the award letter. Make changes, as necessary. (This will be blank if you did not file the Free Application for Federal Student Aid - FAFSA)
 - Any comments printed on your award letter.
2. Accept or decline each fund offered on your *Offer of Financial Aid*. If you have decided you will not be enrolling at PLU, you can notify us by indicating your decision in the *Enrollment Information* box, or by contacting your admission counselor.
3. Sign and date one copy of your *Offer of Financial Aid* and return it in the envelope provided in this packet (keep the other for your records).

Note: All students are given a **PLU ID** Number and a **Personal Identification Number (PIN)**. Your PLU ID is listed on your *Offer of Financial Aid* in the box in which your address appears. New students, your PIN was delivered to you previously on your Admission Office letter of acceptance or on a follow up letter. You can access your PLU student account, your financial aid award and class registration on the PLU website (Banner Web), using your PLU ID and PIN.

If You Are Accepting:

Federal Pell Grant: *You cannot accept this grant on-line.* We will accept it for you after your eligibility is confirmed with the U.S. Department of Education.

Named Scholarships: If your PLU scholarship is a “named” award, it has been funded through our endowed or restricted scholarship program. Please acknowledge the generosity of the donor who funded your scholarship by writing a “Thank You” letter to:

Office of Development
c/o Financial Aid Office
Pacific Lutheran University
Tacoma, WA 98447

Washington State Need Grant Award: Sign a *Student Disbursement Directive for State Aid*. Download this document at www.plu.edu/financial-aid/documents-forms. Click on and complete the highlighted areas and print out the form. Sign and return the document in the enclosed envelope.

Federal or State Work Study Award: If you have not worked on campus previously, you will be required to complete the *U.S. Citizenship and Immigration Service I-9 Form*, documenting your eligibility to work in the U.S. You may download this form (www.plu.edu/studentemployment) to obtain a list of documents, at least two of which you must bring to the university to satisfy this requirement (Generally government issued ID and social security card or U.S. passport) This process needs to be completed only once as a student employee at PLU. Off campus state work study employers may have a different procedure or policy for this requirement. To find and apply for a job, click on *JobX* at www.plu.edu/studentemployment.

NOTE: Work study cannot be used to reduce your outstanding balance with the University. Work study results in a monthly or semi-monthly pay check to the student after they have found a job and worked the hours.

Federal Perkins or Nursing Loan: In August you will receive an email from the PLU Loan Office (pluloans@plu.edu) with information regarding the on-line process for your promissory note. Students entering in the spring semester will be notified in February.

NOTE: Funding is limited. Therefore, if you “decline” the Federal Perkins or Federal Nursing Loan and later change your mind, funds may no longer be available to reinstate the declined loan.

Federal Direct Subsidized/Unsubsidized Loan :

- First time borrowers must complete a Direct Loan Master Promissory Note and Entrance Interview at www.studentloans.gov.

Federal Direct Parent PLUS Loan: Parents of dependent students are welcome to borrow any loan amount up to the full cost of their student's PLU education for the academic year, minus any financial aid the student is receiving for that same time period. The sum of this calculation is the "maximum loan amount as determined by the school" when completing the Parent PLUS application on www.studentloans.gov. The \$4000/\$5,000 PLUS offered on the original aid award should be deducted from the student's financial aid before performing this calculation. To apply, the parent should:

1. Login at www.studentloans.gov with their own SSN and PIN; not the student's.
2. Complete the PLUS Loan Application.
3. Consent to the credit check by the U.S. Department of Education.
4. Upon receiving approval of eligibility, e-sign the Master Promissory Note (MPN) with the parent's PIN.

The U.S. Department of Education will notify PLU of your PLUS application approval (or denial). Approved applications will update the student's PLUS award amount (if applicable) and its status to certified ("CERT"). A denied application will appear as "LDEN" (lender denied) and will automatically result in an increase to the student's Unsubsidized Direct Loan. Please contact us if you do not want the Unsubsidized loan increase, or if you were approved for the PLUS loan, but do not wish to actually borrow the funds.

NOTE: Because this is a credit-based loan that requires the U.S. Department of Education to check the applicant's credit record, do not apply until April to avoid multiple inquiries on your credit record. (If you are applying for a spring semester only loan, you should not apply until December). Parents have the option to use an endorser if their credit record is insufficient to qualify for the loan.

Additional Financial Assistance

If your financial aid award is insufficient in meeting your educational costs at PLU, there are a few options to help supplement your current aid offer.

- **If the Federal Direct Parent PLUS Loan is not an option** because of your parents' credit record, your Unsubsidized Direct Loan will be automatically increased (by \$4000 for freshman/sophomores, \$5000 juniors/seniors) when we receive notice of your parent's PLUS Loan denial from the U.S. Department of Education.
- **Alternative or Private Loans** are offered by commercial lenders. These loans are also credit based, so students without a sufficient credit record will need an acceptable co-signer to qualify for a loan. Some loans may require additional documents in the application process and a waiting period is required before disbursement of loan funds can occur. Application is made directly with the lender on their web-site, generally under "Education Loans". After applying for and being approved for an alternative loan, your lender will contact PLU. Upon certifying your eligibility for the loan and the loan amount, the alternative loan will be added to your award with a "CERT" (certified) status. A list of lenders who have provided alternative loans to PLU students in the past can be found at www.plu.edu/financial-aid/types-aid/loans/Alternative.
- Register on www.thewashboard.org website to locate and apply for scholarships available to only students attending Washington colleges.

Other Important Information

- **Additional Outside Scholarships:** If you are a recipient of additional outside scholarships not listed on your *Offer of Financial Aid*, you must notify the Financial Aid Office. Please provide us with the name and dollar amount of the scholarship(s) (with your name and PLU ID number). See page seven for instructions on doing this via Banner Web (under *Resources/Additional Information* tab). **Please Note:** Your need-based financial aid award, per federal regulations, may be modified when additional outside scholarships are received.
- **Updating your FAFSA:** If you filed a Free Application for Federal Student Aid (FAFSA) prior to completing your U.S. tax returns or used estimated information when completing the application, you need to update your FAFSA with the actual income tax information from your tax return. Go to www.fafsa.gov and click on *Make Corrections to a Processed FAFSA*. Your financial aid funds will not disburse to your student account until this update has been completed, including changing your tax return status from *Will File* to *Already Completed* or *Not Going to File* (FAFSA question 32 for the student, question 79 for the parent).
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- **Housing Arrangements:** If you filed a Free Application for Federal Student Aid (FAFSA), we based your award on the living arrangements you selected on your FAFSA. Review and contact us if your housing arrangement is incorrect or has since changed.
- **Your Award was Made Without the Benefit of the FAFSA.** If PLU was only recently added to your FAFSA as a school receiving your information, or if the FAFSA was just recently filed, we may have made your award without the benefit of your FAFSA (in this case, your award will not include any federal student aid programs). Once the FAFSA is received, your award will be revised and you will receive an updated offer that takes into consideration your FAFSA information.
- **Selected for Verification:** If there is a message indicating that you have been selected for verification, there are certain documents you are required to submit to the Financial Aid Office. Download, complete, and sign the appropriate Verification Worksheet (<http://www.plu.edu/financial-aid/documents-forms/home>) and submit it with the applicable federal tax return(s) to the Financial Aid Office. For your convenience a copy of this document has been included in this award packet.

If Your Award Is Revised:

Your award may be modified for a variety of reason (change of enrollment, housing arrangements, EFC, etc.). If this happens, you will be notified of a revised award. New students will receive a hard copy (paper) “Revised” award letter, while continuing students will receive an email notification to view the revision on Banner Web.

- If viewing a “Revised” aid award on Banner Web, previously accepted awards cannot be changed to “declined”. Contact us via email if you wish to decline an award previously accepted.
- Some “Revised” aid offers may be sent as an informational notice only and do not require you to take action.
- Click on *Messages* to see the reason for the award revision

Student Checklist

1. Offer of Financial Aid (*Return Required*)

- ◆ Accept/decline aid offer on-line or by returning paper award letter;
- ◆ Be sure you check and update (if appropriate) enrollment and living arrangements;
- ◆ Complete Federal Direct Loan on-line Master Promissory Note & Entrance Counseling, if accepting as a first time borrower;
- ◆ Complete Federal Perkins Loan on-line Master Promissory Note & Disclosure Statement, if accepting (in August);
- ◆ Complete Federal Nursing Loan on-line Master Promissory Note & Disclosure Statement, if accepting (in August);
- ◆ Complete Federal Direct Parent PLUS Loan on-line application and Master Promissory Note, if accepting;
- ◆ Notify us of outside scholarships not currently listed;
- ◆ Bring to campus documents to satisfy INS I-9 Form, if planning to work;
- ◆ Complete Washington State Need Grant *Student Disbursement Directive for State Aid*, if accepting.
- ◆ Complete and submit Verification Worksheet and signed copies of federal tax return(s), if your FAFSA is selected for verification.

2. Advance Tuition Deposit: New students who have decided to enroll at PLU but have not yet submitted the \$200 advance tuition deposit payment required by the Office of Admission, should do so immediately. This payment confirms your offer of admission, reserves housing (if requested), and qualifies you for class registration. A deposit can be made by credit card on line at www.plu.edu/BeALute.

3. Address Confirmation Form (*Return Required*) You must have a current address on file with us. If you live off campus, but not with your parents, you are required to have a local address and telephone/cell number. If you move, you are required to update your address with the Student Services Center. We have added an Emergency Contact section on the Address Confirmation Form. In case of an emergency we need a contact name, relationship of this person to you, and a phone number at which this person can be reached 24 hours a day (preferably a cell phone number).

4. PLU Health Insurance (*A comparable plan is required to waive-out*)

All full-time undergraduate domestic (non-international) students are required to have health insurance coverage while attending PLU. You will be automatically enrolled and billed for the PLU Student Health Insurance Plan premium for the academic year. You may waive-out of the PLU insurance plan at www.eiia.org/ if you have a comparable plan. You can **only** waive-out on-line and must do so by the published deadline to avoid incurring the cost of the university health insurance. Please read the enclosed information on **deadline dates**.

5. Housing & Meal Plan Contract (*Required if living in on campus housing; Requires The Advance Tuition Deposit to be paid*)

◆ New freshman and transfer students, please complete the *Housing Application Form and Roommate Questionnaire* (and if applicable, submit the Advance Tuition Deposit) on line at <http://www.plu.edu/BeALute>.

◆ For more information regarding housing options and housing policies go to <http://www.plu.edu/residential-life/>.

◆ If you do not plan to live on campus and do not meet the criteria listed in PLU's Residency Requirement, download, complete and submit the *Confirmation of Living at Home Form* from www.plu.edu/residential-life/documents-forms

◆ To sign your contract, go to *Quicklinks* (right column) and then go to *Housing and Meal Plan Guide and Contract*. You will need your PLU ePass to complete this process. Read the contract carefully for deadlines and penalties.

6. A.W.G. Dewars, Inc. (*This tuition refund insurance plan is optional*). For information, go to www.tuitionrefundplan.com after April 1, 2011. If you decide to take advantage of this plan, you must apply prior to the start of Fall 2011 classes on Tuesday, September 7, 2011.

7. On-line Payment Contract. (*Required of all students*).

Entering Freshman/Transfer Students

PLU has an online Payment Contract. An email will be sent to

your PLU email address (beginning in April) with instructions on how to complete this mandatory requirement. This requirement must be completed before you can register for classes. If you are under the age of 18 when signing online, your parent or legal guardian must also sign. Questions can be directed to the Student Services Center. (See back page)

Continuing Students/Graduate Students

If you have already registered for Summer or Fall 2011 you will have already completed this process.

WORKSHEET

Included in this packet is a worksheet, “How to Estimate your Fall/J-Term/Spring Costs for 2011-12. This worksheet, along with your Offer of Financial Aid, Cost Information 2011-12, and the 2011-2012 PLU Domestic Student Health Insurance Program will help you estimate your financial obligations for the academic year. This is a planning tool and does not need to be returned to PLU, but should be retained for your records.

Now that you have completed the checklist, please return the following required documents in the enclosed Student Services Center envelop:

1. Offer of Financial Aid
2. Address Confirmation Form
3. Verification Worksheet and 2010 federal tax returns (if selected for verification or submitting the Request for Consideration of Special Circumstances Form)

Be sure to also complete the steps required of the financial aid awards that you have accepted, the advance tuition deposit if not yet paid, the meal plan and housing information if you plan to live on campus, and waiving out of the PLU Health Insurance if you already have acceptable medical insurance coverage.



Pacific Lutheran University
Tacoma, WA 98447

Financial Aid Office

Phone: (253) 535-7134 or (800) 678-3243

FAX (253) 535-8406

Email: finaid@plu.edu

URL: www.plu.edu/financial-aid/

Student Services Center

Phone: (253) 535-7161 or (800) 678-3243

FAX (253) 535-538-2545

Email: SSVC@plu.edu

URL: www.plu.edu/~ssvc

(For Student Accounts & Registration Questions)