**FINANCIAL ASSISTANCE**

**Financial Support and Scholarships**
Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Stafford Loan, University Tuition Grant, state grant, certain scholarships, Federal Perkins Loan and Federal Work-Study are all forms of financial assistance for which UNO undergraduate students may be considered on the basis of financial need. In order to apply, a student should submit a Free Application for Federal Student Aid (FAFSA) by April 1 prior to the academic year for which assistance is needed.

For more information...
Office of Financial Support and Scholarships
Eppley Administration Building, Room 103
Omaha, NE, 68182
402-554-2327
financialaid.unomaha.edu

**Scholarships and Grants**
A wide range of scholarship programs has been established to recognize excellent high school achievement by incoming freshman students and exceptional scholastic performance by upper class and transfer students. Scholarship funds have been provided for students by corporations, clubs, community organizations and friends of the University. Please visit the Financial Support and Scholarships website at financialaid.unomaha.edu (http://www.unomaha.edu/admissions/financial-support-and-scholarships) for application information.

Awards are based upon factors stipulated by the donors. UNO offers scholarships to the most worthy, promising applicants who meet the qualifications of the particular scholarship programs.

Entering freshman students must take the ACT or SAT test no later than the December testing date of their senior year to be eligible for scholarship consideration.

**Regents’ Scholarships**
The Regents of the University of Nebraska have provided funds for the Regents’ Scholarships, offered to residents of Nebraska who are graduating seniors of Nebraska high schools with high academic potential. These scholarships provide for the payment of resident tuition for the freshman year, and are renewable each year upon maintenance of specified renewal criteria, including full-time enrollment. The award is renewable for up to five total years, or until 135 credit hours or a bachelor’s degree is earned. Visit the Financial Support and Scholarships website at financialaid.unomaha.edu (http://financialaid.unomaha.edu) to learn more about the current eligibility and renewal criteria.

**Distinguished Scholarships**
The University annually awards five Distinguished Scholarships. These scholarships have a total value over a four-year period of $29,000 to $32,000. All five are awarded through the UNO Distinguished Scholarship Competition. Academically talented high school seniors are invited to campus each spring to compete in the exam. There are additional scholarships awarded to up to 10 alternates.

Funds for the Distinguished Scholarships are provided by the Scottish Rite Foundation of Omaha, UNO Alumni Association, Isaacson Trust, Helen Hansen estate, and the Board of Regents of the University of Nebraska.

**Chancellor’s Scholarship**
The Chancellor’s Scholarship ($3,000/academic year) is awarded to residents of Nebraska who are graduating seniors of Nebraska high schools. The scholarship is renewable for three additional years if the student maintains full-time enrollment and meets specified renewal criteria. Visit the Financial Support and Scholarships website at financialaid.unomaha.edu (http://financialaid.unomaha.edu) to learn more about the current eligibility and renewal criteria.

**Dean’s Scholarship**
The Dean’s Scholarship ($1,000/academic year) is awarded to residents of Nebraska who are graduating seniors of Nebraska high schools. The scholarship is renewable for three additional years if the student maintains full-time enrollment and meets specified renewal criteria. Visit the Financial Support and Scholarships website at financialaid.unomaha.edu (http://financialaid.unomaha.edu) to learn more about the current eligibility and renewal criteria.

**UNO Alumni Association Scholarship**
The UNO Alumni Association awards up to four $2,500 per year scholarships to graduating high school seniors who have demonstrated leadership and involvement during high school. The scholarship may be renewed for up to four years total if a cumulative GPA of 3.0 is maintained. Visit the Financial Support and Scholarships website at financialaid.unomaha.edu (http://financialaid.unomaha.edu) to learn more about the application process and renewal criteria.

**Nebraska Legacy Scholarship**
The Nebraska Legacy Scholarship provides the differential between in-state and out-of-state tuition to incoming freshmen who are children of University of Nebraska graduates. Students eligible for review must rank in the upper one-third of their graduating class or have a minimum ACT composite of 24 or higher (or equivalent on the SAT). The scholarship is renewable for up to four years. Please complete the general scholarship application available in MavLINK for consideration.

**UNO Advantage Scholarship**
UNO offers scholarships for an amount up to the difference between resident and non-resident tuition to selected new students who are not residents of Nebraska.

These scholarships are awarded competitively on a first-come, first-served basis.

**University Tuition Grants**
A limited amount of University Tuition Grant funds are available to UNO students, and are normally awarded on the basis of financial need. The purpose of this assistance is to provide financial aid to students who need help paying their educational expenses. To be considered for this aid, a student must submit the Free Application for Federal Student Aid by April 1.

**Federal Work-Study**
Students may be considered for Federal Work-Study assistance, a type of federal aid which provides part-time employment opportunities on campus or off-campus to assist with financing their education. To be considered for Federal Work-Study, students must complete the Free Application for Federal Student Aid and have demonstrated financial need. Federal Work-Study is awarded as part of UNO students’ financial aid award package and is not a guarantee for employment. The Federal Work-Study award provides a maximum allocation of which a student may earn Federal Work-Study wages. To utilize the Federal Work Study amount awarded, students must apply and be hired as a Federal Work-Study student employee. Eligible students earn at least the minimum wage and are paid bi-weekly according to the number of hours worked each pay period.

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Financial Assistance

Loans
The Federal Direct Stafford Loan Program enables eligible students to borrow funds directly from the U.S. Department of Education to help pay the expenses of their University education. Students with financial need are eligible for a Subsidized Stafford Loan. A student’s need is not a factor when determining eligibility for an Unsubsidized Stafford Loan. It is possible for a student to have Federal Direct Subsidized and Federal Direct Unsubsidized Stafford Loans in the same award year. Maximum subsidized Stafford Loan amounts annually are $3,500 for freshmen, $4,500 for sophomores, $5,500 for juniors, seniors and fifth-year undergraduate students. Submission of the Free Application for Federal Student Aid is required. Federal Direct Stafford Loans are subject to annual and aggregate total loan amount maximums. For more information on Federal Stafford Loans, please visit https://studentaid.ed.gov.

Federal Perkins Loan
This is a low-interest loan available primarily to full-time students, who demonstrate need. Interest accrual and loan repayment begin nine months after graduation. Annual awards range from $1,000 to $3,000.

PLUS
The Federal Direct PLUS Loan program provides loan assistance to parents of dependent undergraduate and graduate students to assist with meeting educational expenses. The U.S. Department of Education is the lender. The Federal PLUS interest rate varies from year to year. Students must complete a Free Application for Federal Student Aid. Borrowers must complete a check of adverse credit history as part of the application process. PLUS loan applications and information are available at https://studentloans.gov.

Short-Term Loan Funds
Short-term loan assistance is made available by such donors as the faculty and staff of UNO, the Alumni Association, Faye L. Hickey, Ben Garman, Alpha Kappa Delta, Sigma Gamma Rho, Phi Delta Gamma, UNO Parents Association and Rotary International. Application and eligibility information may be obtained from the Office of Financial Support and Scholarships. Typical loan amounts range from $50-$300 and repayment must be made within 30 days or from the first available disbursement of financial aid, whichever comes first. If you received a refund and have borrowed a short-term loan, you will want to check with Cashiering/Student Accounts to make sure it was paid before the refund was processed.

Treatment of Title IV Aid When a Student Withdraws
The Higher Education Amendments of 1998 established provisions which may require a certain percentage of Federal financial aid (Title IV funds) to be returned to the Department of Education or lender when a student completely withdraws from all classes. Federal financial aid funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive. The Title IV funds that are covered by this law, in order of their required return are: Federal Unsubsidized Stafford Loan, Federal Subsidized Stafford Loan, Federal PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal TEACH Grant and Federal Iraq Afghanistan Service Grant. Federal regulations require that a procedure be in place to know whether a student has begun attendance in all classes for purposes of the Federal Pell Grant Program. Instructors will be contacted to verify attendance for all Pell Grant recipients if they withdraw from class. The Pell Grant will be recalculated based on the student’s enrollment status to reflect only those classes for which the student actually began attendance.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don’t incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

However, there are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The school must return this amount even if it didn’t keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is $50 or less. UNO will return the unearned grant funds to the Department of Education, and you must make arrangements to repay UNO. The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don’t already know what your school’s refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov (http://www.studentaid.ed.gov).

Return of Title IV Funds Procedure
When a student officially, or unofficially withdraws (i.e. quits attending class), during the first 60 percent of the semester, and has received or was eligible to receive federal Title IV funds, the Office of Financial Support and
Scholarships is required to perform a Return of Title IV funds calculation as follows:

- **Step One: Determine how much Title IV aid was earned by the student.** This is calculated by dividing the number of days a student attended by the total number of days in the semester (percent of aid earned), and then multiplying that percentage by the total amount of Title IV aid disbursed, or could have been disbursed.

- **Step Two: Determine the Title IV aid to be disbursed to student.** If the student received less Title IV aid than earned from step one, a post-withdrawal disbursement will be made. This situation may occur in a case where federal aid was approved, or a loan certified, but not yet disbursed before the student withdrew.

- **Step Three: Determine the amount of unearned Title IV aid that must be returned by UNO.** UNO must return the lesser of the amount of Title IV aid which the student does not earn, or the amount of institutional charges the student incurred for the semester multiplied by the percentage of Title IV aid not earned. Title IV funds that have to be returned by the school will result in a university obligation to the student. The student will receive a bill from the Cashiering/Student Accounts Office.

- **Step Four: Determine the amount of unearned Title IV aid to be returned by student.** Any federal grant funds that are calculated to be returned by the student will be returned by the school so a federal overpayment situation does not result and will be included in the amount billed in step three. Any loan funds required to be returned by the student would be returned in accordance with the terms of the promissory note.

An aid recipient should contact the Office of Financial Support and Scholarships prior to withdrawal from the University. Upon request, the Office of Financial Support and Scholarships will provide written examples of various return of funds calculations.

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**Standards of Satisfactory Academic Progress**
Federal regulations require a student to maintain satisfactory academic progress in the course of study he/she is pursuing in order to receive federal financial assistance. The Satisfactory Academic Progress Policy standards are applied consistently within all institutionally-defined categories of students (undergraduate, master’s and doctoral level students) and enrollment levels (full-time and part-time), regardless of whether the student previously received financial aid.

In order to comply with these regulations, the University of Nebraska at Omaha has established the following Satisfactory Academic Progress (SAP) policy.

**Satisfactory Academic Progress Requirements**
Satisfactory Academic Progress standards are reviewed annually after the final posting of Spring semester grades and apply to a student’s entire academic record. Students returning to UNO following a withdrawal or dismissal will be evaluated upon receipt of the electronic Student Aid Report. To maintain eligibility you must meet the following criteria:

1. **Grade Point Average (GPA) Standard** You must be in “good academic standing” at UNO. For undergraduates, this is defined as having an earned UNO cumulative GPA of at least 2.00. For graduate students, this is defined as having an earned UNO cumulative GPA of at least 3.00.

2. **Pace of Progression** You must have successfully completed (“D” grade or higher) at least 67% of the total credit hours for which you have attempted at UNO, plus any transfer hours accepted from other schools, upon completion of the Spring semester.
   - Grades of Failing (F); No-Credit (NC); No Report (NR).
   - Unsatisfactory (U); Incomplete (I); In Progress (IP); Audit (AU); and Withdraw (W); are considered unsuccessful completion of credit hours attempted. A grade of Failing (F) is used in calculating grade point averages.

3. **Maximum Time to Degree Completion** Undergraduate student must complete degree requirements within 180 attempted credit hours, Graduate students must complete degree requirements within 70 credit hours at the graduate level and Doctoral students must complete degree requirements within 125 credit hours

   Attempted hours include both hours attempted at UNO and any transfer hours accepted from other schools you have attended. All credit hours for repeated courses will be included in the attempted hours calculation. Also, if the number of credit hours you still need to graduate, in addition to the number of hours you have already attempted exceeds the maximum attempted hour total above, your aid eligibility will be cancelled.

   A course retaken beyond the first retake of a previously passed course cannot be included in the credit hour total when determining the total number of hours for disbursement of aid. "W" grades are not considered in this retake calculation, even though they are considered in the completion rate calculation in #2 above.

**Reinstatement of Eligibility**
Students who do not meet one or more of the SAP standards are no longer eligible to receive federal student aid and will be notified by email. Financial aid programs include, but are not limited to, all federal grants, loans and work-study, state grants, and most University of Nebraska at Omaha need-based grants and scholarships.

If you have incurred circumstances such as a death of a close family member, serious illness or injury to yourself, or other serious extenuating circumstances that you feel have significantly contributed to your academic situation, you may appeal the Grade Point Average Standard or Pace of Progression. **Appeals will not be allowed for maximum credit hour issues or multiple retake issues.**

**Appeal Procedures:**
1. Appeals must be typed and submitted to the UNO Office of Financial Support and Scholarships using the UNO SAP Appeal Form. The appeal should be submitted within 30 days of the SAP email notification. The appeal form is available at http://www.unomaha.edu/admissions/financial-support-and-scholarships/tools-and-resources/satisfactory-academic-progress.php.
2. The appeal must provide a full explanation of why the standards were not originally met, and what changes students have made to ensure all SAP standards will be met in future semesters. Supporting documentation may be supplied with their appeal submission.
3. No more than three appeals will be allowed per student per entire academic career at UNO.

**Possible Appeal Outcomes:**
1. **Appeal Denied:** If your appeal is denied, you will receive an email notification as to what steps they can take, if any, to regain aid eligibility.
2. **SAP Probation:** Financial aid eligibility is reinstated for one semester only, with the expectation that all SAP standards will be met after that semester. Upon review, if all SAP standards are not being met in this timeframe, students will then become ineligible for aid.
3. **SAP Academic Plan:** In cases where an appeal is approved, but it is not possible to meet all SAP standards in one semester, you will be
prescribed an individualized academic plan. You will remain aid eligible as long as they continue to meet the plan. If you cease to meet the plan criteria before they meet the minimum SAP standards, you will then become ineligible for aid.

ALL APPEAL DETERMINATIONS BY THE OFFICE OF FINANCIAL SUPPORT & SCHOLARSHIPS ARE FINAL

The University of Nebraska and its campuses have promulgated various policies, regulations, statements of purpose and operation, while adhering to the principles deemed necessary for functioning as institutions of higher education. The University of Nebraska at Omaha, with the counsel and advice of students, faculty and staff, has identified and compiled what are thought to be some of the most basic and important statements of policy especially as they relate to students.

To create greater awareness among and for convenience to students, a number of basic policies have been compiled into a Statement of Student Rights and Responsibilities. While most, but not necessarily all, policies pertaining to students’ rights and responsibilities are contained herein, students are urged to become familiar with all documents pertinent to the University of Nebraska in general and to UNO in particular.

For more information...

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