



### Financial Aid Notification (FAN)

The Financial Aid Notification (FAN) is how our office communicates to you that a financial aid offer has been set up for your review; we will contact you **through your CityU email**. The financial aid offer will inform you what your eligibility is for the academic year at City University of Seattle. You will be provided 10 business days of the date of the FAN to complete your financial aid offer response. Financial aid offers that do not have a response within 10 business days are subject to cancellation, and may be reinstated only with available funding. You will need to take action on your financial aid offer within the 10 business days to avoid cancellation.

*When accepting your financial aid offer, you acknowledge that you have read and understand the Terms and Conditions of the financial aid offer. If you have questions about the offer, terms or conditions, please contact a Financial Aid Counselor before proceeding.*

### Accepting (or Rejecting/Reducing) Your Financial Aid Offer

Below are step-by-step instructions explaining how to access the financial aid offer that has already been set up for you. We strongly recommend that you use Chrome as your browser. Once you have logged in you will have the opportunity to **accept**, **decline**, or **reduce** your financial aid offer.

**Step 1: Go to the CityU Student Portal** at [my.cityu.edu](http://my.cityu.edu).

**Step 2: Log in.** Locate the Log In box on the right side of the page and sign in using your CityU username and password (case sensitive). \*First time users, follow the instructions until you arrive at the Dashboard page.

**Step 3: Select Student Center** on the top menu bar. A new window will open, so please *confirm you have your "pop-up blocker" turned off*. If you are not directed to the main Student Center page, select "Student Center" from the dropdown menu in the top right corner of the page and press the arrow button to continue.

\*NOTE: Internet Explorer users who are unable to view the financial aid offer, please select "Tools" in your browser and confirm that the Compatibility View is checked.

**Step 4: Go to the My Financial Aid tile on the Student Center Homepage.** On the left-hand side panel, you may click on Accept/Decline Awards. On the Select Aid Year to View page, select the financial aid year you want to view.

### Navigating your Financial Aid Offer

The Award Package Page shows all of the elements of your financial aid offer for the academic year. Each funding source is broken down by terms when you click on the financial aid type link. Instructions on how to accept, decline and/or lower an offer are available in your Student Portal Award Package page. You must check that you accept the Terms & Conditions, and Submit to complete the process.

Please read through your entire financial aid offer so that you understand the terms and conditions for which you are agreeing. There is an option to Request Counselor Action should you need further assistance.

## Enrollment

Your initial financial aid offer is based on full time enrollment throughout each quarter (10 credits undergraduate; 6 credits graduate or doctoral). If you will not be enrolled full time in any quarter listed on your financial aid offer, you must inform our office and a recalculation of your offer may be necessary. In order to be eligible for a federal loan disbursement, you must be enrolled at least half-time (5 credits undergraduate; 3 credits graduate or doctoral). Adjustments made to your enrollment prior to or on the census date may impact your financial aid offer. Such changes in enrollment may cause a reduction of your offer, which may result in you owing a balance to the University.

The state aid programs define enrollment differently than CityU. State aid programs are offered to only first-time undergraduate students, and are prorated to the student's enrollment by term. For those students who have a state aid program included in their financial aid package (i.e. State Need Grant, College Bound Scholarship and Passport to College), full time is 12 or more credits,  $\frac{3}{4}$  time is 9 – 11 credits, half time is 6-8 credits, and less than half time is 3-5 credits.

Enrollment for Federal Aid		Enrollment for State Aid	
Enrollment	Federal	Enrollment	State
10 credits	Full time	12 credits	Full time
8-9 credits	$\frac{3}{4}$ time	9-11 credits	$\frac{3}{4}$ time
5-7 credits	$\frac{1}{2}$ time	6-8 credits	$\frac{1}{2}$ time
< 5 credits	< $\frac{1}{2}$ time	3-5 credits	< $\frac{1}{2}$ time

## Resources

You must report all resources that are not included in your financial aid package. Resources include employer assistance, scholarships, state grants, vocational rehabilitation, 3<sup>rd</sup> party tuition payments, etc. A recalculation of your financial aid offer may be necessary. If a change in your offer is necessary, we will send you a revised financial aid offer notice.

## Accepting Loans

First time federal student loan borrowers must complete the Master Promissory Note (MPN), Entrance Counseling (EC), and Annual Student Loan Acknowledgement (ASLA) before loan funds will be disbursed. You may do this at [www.studentaid.gov](http://www.studentaid.gov) and use your FSA ID as your electronic signature. If you have already completed the EC at another school, you may email us so that we may update our records. Each CityU student-borrower must complete the MPN at least once (every ten years) during their education here. An MPN is a contract that includes the conditions under which the loan is made and the terms under which the borrower promises to repay the student loan(s). You only need to complete a single MPN if you are requesting both a Subsidized Stafford Loan and an Unsubsidized Stafford Loan. The ASLA is a new requirement for the 2021-2022 year and must be completed yearly for all student loan borrowers.

Stafford Loans must be prorated for undergraduate students who will be graduating in the financial aid offer year and have less than 40 credits to complete their program. This may limit the amount of loan funds available for the year.



### Changes to Your Financial Aid Offer

Changes to your credit load, program of study, enrollment status, or resources may impact your financial aid offer. You may wish to contact us before making any changes to see how a change will impact your financial aid. Please remember that your Academic Advisor and your Financial Aid Counselor have different areas of expertise. As a financial aid student, be sure to discuss the impact of any academic change directly with your Financial Aid Counselor as well as your Academic Advisor. It is important to note that academic changes may lower your financial aid eligibility, even if they are approved by your Academic Advisor.

Your financial aid package may need to be revised for many reasons in order to remain in compliance with federal regulations. Examples of required revisions occur when a student has a change to their credit load, or grade level, is reaching an aggregate loan limit, is failing to meet Satisfactory Academic Progress requirements, changes are made to their FAFSA, or a financial aid offer recalculation is performed due to the student receiving additional resources. The funding amounts listed on your financial aid package are based on the most recent information available to our office. Our Office *must* revise a financial aid offer in order to prevent an over award. If a change in your financial aid eligibility results in a portion of your account charges to no longer be covered, you will need to make arrangements for the timely payment of the difference using your own resources. It is important to share any changes with our office to avoid the possibility of an over award.

In some instances of an over award, the Financial Aid Office will need to return some, or all, of your financial aid back to the original funding source. If these funds have already been given to you in the form of a refund, you will be asked to return the necessary amount to City University of Seattle. Failure to return the required amount may result in the loss of financial aid eligibility.