# **Office of Financial Aid**

#### The next steps......

For financial aid it is important that you return your signed award letter indicating if you are borrowing and how much. If you are not borrowing simply indicate "0". Please return the form by May 15<sup>th</sup> so I will have time to have the scholarship and loan funds on your July account statement.

Once you accept admission and officially matriculate it will set a series of processes in motion the 3rd week of April.

During the 3rd week of April you will receive a series of emails from the Registrar's Office and Student Information Technology Systems (SITS), combined they will give you the information needed to set yourself up on the Yale system and establish your Yale email account.

Emails to look for:

- 1. Monday April 20<sup>th</sup>: Welcome from the Registrar, it will expand with more instructions regarding information below (morning)
- 2. Monday April 20<sup>th</sup>: Email containing your net ID and Student ID# (afternoon)
- 3. Tuesday April 21<sup>st</sup>: From Student Information Services (SITS), instructions regarding setting up on the Yale system and your Yale email account (9am)
- 4. Thursday April 23<sup>rd</sup>: From SITS, will contain your temporary Pin#, valid for 90 days, you will be prompted to change it to something more familiar.

Once you are set up on the system it will allow you access to a whole host of Yale pages, such as job postings on the student employment web site, ebill-epay system, grades etc. The general web site for Student Information Services is <u>www.yale.edu/sis</u>.

The Registrar's email will include information about your photo ID and immunizations, it is important to send in your photo to the ID center as instructed; the deadline is May 31<sup>st</sup>. Also, you are required to have a Health form completed by your doctor, this form must be sent to Medicat as instructed and by the deadline specified, and you will be on registration hold until Yale Health receives the form and releases your hold. **Do not send** the document to the Registrar's Office

#### International Students.....

Once you accept admission and have activated your Net ID, shortly after April 15<sup>th</sup> you will receive an email from OISS (Office of International Students and Scholars) with a survey you will need to complete before your I-20 can be issued. If you have sent your financial documents to me and you have provided evidence of enough resources I will forward the information to OISS and that office will produce your document. The document will be sent to you via FedEx.

If you have not provided financial documents please forward them to me as soon as possible. I will be in touch with you if need be.

It will be helpful if you can provide me with the correct address the document should be sent. You will be notified when the document ships and when you can expect to receive it.

#### Housing.....

To apply for housing, you will need to visit the Graduate Housing Website: <u>https://housing.yale.edu/graduate-housing/apply/general-information</u>. Students wishing to apply for graduate housing must have their net ID and Pin # to apply. Divinity entering students will receive their net ID's and Pin #'s during the week of April 20th (as described above) provided they have accepted admission. The housing application will be live April 20th, Divinity housing is reserved for Divinity students so the delay in applying for housing is not a problem.

## Student Loan Information.....

Once May 15<sup>th</sup> arrives and I have received your signed award letter, I will begin to process loan requests. I do ask that you borrow the minimum of what you think you will need; you can always increase the loan as the year goes on if need be. I have until the last day of spring term 2021 to process a loan.

For the Direct Unsubsidized Loan Program, you will receive email confirmation from the Department of Education asking you to complete a Master Promissory Note (MPN), and an email to complete an Entrance Interview. If you already have an MPN on file you will receive a disclosure form to confirm your loan, but you will still need to complete the Entrance Interview for Yale.

Once all documents are complete the loan funds will schedule to pay to your account the first day of classes.

## Work Study.....

Most students will be eligible for work study whether it be Federal or University. If you accept work study on your letter, I will put an award on the system for you so that when you are applying for jobs through the Student Employment web site it can verify your eligibility. The student employment web site is <u>www.yalestudentjobs.org.</u> Once you have activated your net ID and password you will have access to job listings throughout the university and federal non-profit programs like "Learn to Read" and "Learn to Count".

Jobs on the Divinity School campus are not listed on the Student Employment site, you will be notified of those jobs through our community list serve, or when you arrive on campus simply inquire at different departments you may be interested in working for.

#### Please note - to be eligible for federal work study you must have completed the FAFSA

## Billing and Account Statements.....

Yale University no longer issues paper bills; we use the ebill-epay system and send bills through your Yale email account only. You can also access your ebill through the "SIS" system. It is the student's responsibility to monitor and review their monthly account statements.

Tuition and fees for the fall term are billed on or about July 1<sup>st</sup> and payment is due the first business day of August, likewise the spring term is billed on November 1<sup>st</sup> and payment is due the first business day of December. A late fee of \$125 per month is assessed if the balance due is not paid in full by the due date. Late fees are assessed on the August, September and October statements for the fall charges and December, January and February for the spring term charges.

Financial aid will appear on the account statements as anticipated credits provided the form is received by the due date. It could be your financial aid is enough to cover your balance due and you will not have a payment due for the August due date.

Financial aid is split evenly between the fall and spring term.

#### Yale Health Plan.....

All degree students are billed for the Yale Health Plan on the July account statements, the fee 2020-21 \$1,274/semester (figures not yet confirmed). Fall term coverage begins the day you arrive on campus for orientation and ends January 31, spring term coverage begins on February 1<sup>st</sup> and continues through August 31<sup>st</sup>. Coverage ceases if the student drops below half time status or graduates.

All degree seeking students enrolled at least half time receive basic health care coverage. The fee above covers hospitalization and prescription drugs. If students are still able to be covered by a parent or spouse or may have their own private coverage they may waive the fee. Under messages in the July account statement there is a link to the waiver form where you can enter your information to prove you have hospitalization coverage. Once the waiver is accepted the fee will be removed from your statement. Waiver requests must be submitted by September 15<sup>th</sup> for the fall term and January 31<sup>st</sup> for the spring term.

The YHP is a threshold amount that will not cause you to be on registration hold because they know many students waive the fee.

Also, Yale Health has offers additional policies to cover dental and eyeglasses. There are additional nominal fees for these programs which you will receive more information about by email. You may find more information regarding Yale Health at the following web site: <u>http://yalehealth.yale.edu/</u>

## Outside Scholarship Funds.....

If you can secure outside scholarship resources the funds should be sent to the financial aid office directly. The check should be made out to Yale University with a note indicating who the check is for. When the check is received it will be placed on the students account and the funds will go towards any outstanding charges and if a credit balance is created the student can take a refund (see below) of the credit balance to use for books or living expenses.

When the funds arrive, I will review the students' financial aid and make an adjustment if necessary. Any outside scholarships a student receives that were not previously accounted for will be used to first eliminate unmet need and then to reduce loans before considering a reduction of the Yale Scholarship.

## Refunds of Credit Balances.....

If your financial aid (scholarship & loans) exceeds your balance due and a credit balance is created, you may request a refund of the credit balance to use for your living expenses. <u>Students do not have access to credit</u> <u>balances until the first day of classes</u>. If you expect to receive a refund of your credit balance you will need to request the refund at <u>www.yale.edu/sis</u>. You may receive the refund in one of two forms; check or electronic funds transfer. If you elect to receive a check please be aware there is a 3-day waiting period before a check

can be issued. The most common and quickest way to receive your refund is through electronic funds transfer (EFT). To sign up for EFT go to the "SIS" web site and fill out the form for EFT and indicate your checking account number and the routing number for your bank. Once you are signed up for EFT you will then need to request the refund also at the "SIS" web site, once the refund is requested SFAS will send the refund to your account within about 48 hours.

Please note – due to high volume the first week of classes it may take a little longer to get your refund, possibly up to 1 week

## Satisfactory Academic Progress (SAP).....

For a student to continue to receive financial aid they must maintain SAP. The parameters of SAP are discussed in the section on "Academic Deficiencies" in The Standards and Requirements chapter of the Divinity School bulletin which can be accessed through the Divinity School website.

Yale Divinity School evaluates the progress of each student after each semester of enrollment. If a student is found to not be making SAP and is placed on academic warning, the student can continue to receive financial aid during that semester. If at the end of that semester the student continues not to maintain SAP and is placed on academic probation, he or she must appeal to the academic dean's office and develop an academic plan so that will ensure the student is able to meet the Divinity School's satisfactory academic progress standards. During this period the student is placed on financial aid warning. A student on financial aid warning can continue to receive financial aid if he or she is maintaining progress on the agreed upon plan.

Also, to receive financial aid, the student must be on pace to complete the degree program in the maximum allotted time otherwise they will be deemed to be not making SAP and placed on financial aid warning. If the student continues to not make pace they may appeal to the financial aid office to be placed on financial aid probation and possibly continue to receive financial aid for 1 semester. The maximum time frame for each degree program is 6 years for the MDIV, 4 years for the MAR and 4 years for the STM.

## I've been accepted by the Institute of Sacred Music...... How does this apply to me.....

If you have been accepted by the ISM and plan to matriculate through the institute many of the above scenarios do pertain to you but they do have their own dedicated financial aid office they will be in contact with you regarding loan process etc. Their Acting Financial Aid Administrator is Caesar Storlazzi, his contact information is below. His office is located at the central office at 246 Church St., so it is more convenient to contact him via phone or email.

# Contact Information.....

**Divinity School** 

Doreen Generoso Financial Aid & International Programs Admin. Phone: 203-432-5026 Fax: 203-432-7475

#### The Institute of Sacred Music

Caesar Storlazzi University Director of Financial Aid Phone: 203-432-0371 Fax: 203-432-4126 409 Prospect St., New Haven CT 06511