

1. How do I apply for financial aid?

Fill out the FAFSA at <https://fafsa.gov> AND fill out the Bastyr University Financial Aid Application each year by March 1st. Watch your Bastyr email in case the Financial Aid Office requests any additional information.

2. Should I apply for financial aid even if I think I am not eligible?

YES! Unless you apply, you cannot know whether or not you are eligible. Even someone with a large income can be eligible for financial aid.

3. Am I eligible for Federal Student Aid?

- a. You must be a U.S. citizen or eligible non-citizen
- b. You must have a high-school diploma or the equivalent
- c. You must be enrolled at least half-time (except Pell Grant)
- d. You must be admitted into a degree-seeking program
- e. If you are male, you must be registered for Selective Service
- f. You must not have any student loans in default
- g. You must not owe a repayment on any federal grant

4. How do I estimate tuition increases in order to plan my finances over a certain number of years?

Tuition increases are approved by the Board every year in the spring. Although the actual percentage of increases is difficult to predict, we suggest an increase of 3% for planning purposes.

5. I received my award notification, and it says I have “unmet need.” Is that the amount I need to pay?

No. Award notifications and your billing ledger have separate functions. Award notifications are estimates of expected need and awards; you must look at your billing ledger in order to determine what you need to pay. See question 10 for more information on accessing your billing ledger. There are also sample award letters on our public website which have notations on them to explain each section.

6. Is my financial aid enough to cover my tuition/fees – or – How much will my living expense refund be?

You can compare the aid expected each quarter with your estimated tuition charges to determine whether or not your financial aid will cover your costs, and how much you can expect as a refund (if any). Your financial aid award notification will show the net amount of financial aid you can expect each quarter. If your aid exceeds your tuition charges, your balance will be covered and any remaining credit will be given to you for books/supplies/living expenses. Keep in mind, the more credits you take, the lower your living expense refund will be. Students with a balance owing after financial aid has applied toward tuition/fees are expected to pay by 5:00 pm the first day of each term, either online, or in the Student Accounts Office.

7. I received my award notification, and I do not have enough funds. Can I request more financial aid?

We always try to maximize the amount of aid we award you, however, we are always willing to look at your individual circumstances to see if there is any way we can find more money for you. Please make an appointment with your Financial Aid Advisor. We take phone appointments and Skype appointments. Emailing finaid@bastyr.edu is the quickest way to request an appointment.

8. It is two weeks before the quarter begins and I am not seeing my financial aid posted to my student billing ledger. Did I do something wrong?

If you do not see your financial aid on your billing ledger two weeks prior to the beginning of any term, please email finaid@bastyr.edu to see what the issue is. You can check to see if there is anything missing in your file in the Student Portal by following these steps:

To view your file go to the Student Portal by following this link:

<https://estudent.bastyr.edu/login.asp> and sign in. Once you are logged in, go to the red menu bar at the top of the page. Choose Student Portal and Document Tracking. Anything that needs to be completed will say "In Progress" or "Incomplete." To view your entire file check the box at the top of the page that says "Include completed items."

9. I need money to purchase my books before the quarter begins. Can I get my money early?

No. We cannot disburse living expense refunds to students before the quarter begins. Most students purchase their books out-of-pocket and reimburse themselves once they receive their refund.

10. What do I need to pay? How do I find my billing information on MyBU?

Log into the Student Portal here: <https://estudent.bastyr.edu/login.asp> Find the link that says, "My Billing Ledger." Make sure you are looking at the correct term. Any balance in parenthesis means it is a credit due to you. A balance without parenthesis means you owe that amount. For questions on your Billing Ledger, please contact the Student Accounts Office at studentaccounts@bastyr.edu.

11. When will I receive my living expense refund?

Financial aid refunds are sent out via direct deposit during the first week of each quarter. You should ensure you have direct deposit set up with the Student Accounts Office before your first quarter begins. Once you set up direct deposit, it remains active until you graduate (unless you choose to rescind it). Direct deposit is mandatory, and if you do not set up direct deposit with Student Accounts, a paper check will be sent to you, and you may be charged a fee. Please check with the Student Accounts Office about this policy.

If you request funds in the middle of a quarter, we estimate you will have your funds two weeks after you make the request.

12. Why is my financial aid award not the same as my friend's?

- a. Financial aid awards are based on individual circumstances, and your friends' circumstances may be very different from yours, even though you may think they are the same
- b. Due to privacy laws, we are unable to discuss details of anyone's financial aid with you other than your own

13. I received more financial aid than I need. Can I repay part of it back to my loans?

Yes, it's a very good idea to use the least amount of loan as possible. You have 90 days from the date of disbursement to return loan funds back to Bastyr. You may make an online tuition payment in the amount you want returned with a note in the memo section that the payment is for a loan return, or you can write a check to Bastyr University and mail it to the Student Accounts Office. We also recommend that when possible, students pay the interest accruing on unsubsidized loans while they are in school.

14. What do I need to do to keep my financial aid?

- a. A minimum GPA is required in order to remain eligible for federal financial aid
 - i. undergraduates must maintain a 2.0 or higher
 - ii. graduate and professional students must maintain a 3.0 or higher
- b. Earned versus attempted hours must be at least 75%
 - i. Reasons for earned hours to be lower than attempted include failed classes, classes still in progress, audited classes, incompletes, and withdrawn classes
- c. Make sure to reapply for financial aid every year, FAFSA and Bastyr Financial Aid Application
- d. Maintain a minimum credit load
 - i. A student must be enrolled at least half-time to qualify for federal/state financial aid, and minimum credit load requirements vary depending on the program
 1. Half-time for ND students is 6 required credits
 2. Half-time for all other graduate programs is 5 required credits (including CHM)
 3. Half-time for undergraduates is 6 required credits (including HLD)

15. I need more money. How do I apply for additional aid?

The Financial Aid Office can certify financial aid up to a student's cost of attendance. That means that a student can receive enough financial aid to cover their estimated tuition/fees, books/supplies and a standard living allowance per year. As long as the cost of attendance has not been met, a student may apply for additional financial aid.

Once your financial aid has been "maxed out" at your cost of attendance, we will not be able to certify additional aid without supporting documentation. In this case, a Request for Additional Aid form will be required, with acceptable documentation of allowable costs exceeding the standard living allowance attached.

16. I was awarded a work study award – how do I access those funds?

Students get their work study funds through obtaining a work study position, reporting their hours and then being paid directly for actual hours worked. If they do not work, they do not receive work study funds.

- a. Current students with a Federal, State, or institutional work study award, are eligible to apply for open work study positions.
 1. Apply by responding to a job posting and going through a brief application and interview process directly with the hiring supervisor
 2. Job postings are located on the MyBU student portal here:
<https://bastyr.sharepoint.com/SitePages/Work-Study.aspx>
- b. Once hired for a first-time position, a work authorization form must be completed by both the student and supervisor and turned in to the work study office before beginning work. New employees must complete the new hire process, which requires additional forms and may take several business days to complete. **Students cannot begin working** until the new hire process has been completed and they have received an official authorization to work email from the work study office.
- c. New students may begin working as early as the quarter prior to their enrollment but special permission and an Intent to Enroll form are required by contacting the work study office.
- d. Students are paid for their work twice per month and may use the funds for living expenses, etc. The typical hourly rate is \$14 - \$16.69 per hour
- e. Students may work only up to the amount of their maximum work study award
- f. There are a wide variety of positions, including Teaching Assistant, Garden Worker, Office Assistant, Library Assistant and more.

17. May I receive an increase to my work study award?
- Contact our Work Study Coordinator, Susan Farley (sfarley@bastyr.edu), who can help you estimate and determine the amount of increase you will need and if you're eligible. In some cases, you may be directed to contact your Financial Aid Advisor.
 - Please be aware that an increase in work study funds is not guaranteed. Also, the department under which you work must also have adequate funds with which to pay you.
18. May I roll my work study award over to the next quarter?
- Yes, as long as it is within the same academic/fiscal year (July 1st-June 30th). Work study funds may not, however roll from spring into summer quarter as summer is the beginning of the new academic year for financial aid purposes.
19. May I "cash out" my work study award?
- Any unearned work study award can be converted into a loan as long as you meet the loan deadline for that quarter and have loan eligibility.
20. What happens if I don't use all (or any) of my work study award by the end of the academic year?
- Any unused work study funds are considered void at the end of each year (after June 30th). There is no penalty for not using all of a work study award and it does not negatively affect the rest of your financial aid, but those funds are no longer available to you. It also will not affect whether you will receive another work study award in the following year.
21. Why does my loan amount not equal what is credited to my student account?
- The federal government charges a loan origination fee for each type of loan which is given to the borrower upon disbursement of the loan. The amount that disburses to Bastyr is the net amount of the loan, which takes into account the loan origination fee. Both the gross amount (the larger amount that includes the fee of your loan) and the net amount (the smaller amount that is available to disburse) are listed on your award notification.
22. When I graduate, how much loan should I expect to have borrowed?

Average Total Student Debt over last five years*	
Degree	
Doctor of Naturopathic Medicine	\$251,400
M. S. in Acupuncture	\$194,152
M. S. in Acupuncture & Oriental Medicine	\$206,205
M.S. in Midwifery	\$118,097
M. S. in Nutrition	\$75,115
Bachelor of Science (all majors)	\$31,985
Certificate in Holistic Landscape Design	\$49,131
Doctor of Acupuncture/Oriental Medicine	\$50,993

*Private and Federal Loans included through 2016

23. What is the best way to repay my student loan?
- Most graduates use an income driven repayment plan. If you do, your monthly loan payment is based on what you are making, not on what you borrowed. Please contact Danette Wells at finaid@bastyr.edu with any questions or concerns about loan repayment.

You may also find information on loan repayment at <https://studentaid.gov/>. There is a very handy "Loan Simulator" on that site that shows an estimated payment under each of the repayment plans. <https://studentaid.gov/loan-simulator/>

24. How can I find out about student loan forgiveness?

<https://studentaid.gov/> is the best place to learn about federal loan forgiveness.

25. Is my file complete?

You can check your status by logging in to the Student Portal (<https://estudent.bastyr.edu/login.asp>). Once you are logged in go to the red menu bar at the top of the page. Choose Student Portal > Document Tracking. Anything pending will be listed as “In Progress” or “Incomplete.” Your aid will not disburse until all requirements are marked “Complete.” This could include signing Master Promissory Notes (MPN) or completing loan counseling at <http://studentaid.gov>. If you want to see your entire file, check the box at the top of the page that says “Include completed items.”

26. Why is my financial aid not posting to my billing ledger? Or, why is my tuition not paid?

- a. Did you apply?
 - i. We need a FAFSA and a Bastyr Financial Aid application, and sometimes a Graduate PLUS loan application
- b. Did you complete an MPN? <https://studentaid.gov/>
- c. Did you complete Entrance Counseling? <https://studentaid.gov/>
- d. Did you complete the Washington College Grant Directive? (Only for Washington College Grant Funds)

If all of these are complete, please email finaid@bastyr.edu and we will research the issue and get back to you within 24 hours (during the work week).

27. How do I apply for scholarships?

- Bastyr Scholarships
 - **Incoming students** apply with their admissions application or the Supplemental Scholarship Application available on our website
 - **Returning students** apply online at CommunityForce (only during March and April each year) The Financial Aid Office sends out an email to all students when the scholarship applications are available
- Outside Scholarships
 - There are a few links and scholarship search sites listed on our public website
 - There are some links listed on MyBU on SharePoint under Student Affairs > Financial Aid

28. Why won't you talk to my uncle/grandfather/dad/spouse about my financial aid?

Without your written consent, we cannot talk to anyone else about your financial aid. If you wish to give permission for us to do so, please contact the Registrar's Office about a release of information form. Their email address is registrar@bastyr.edu.

29. Where can I find more information on private loans?

<https://choice.fastproducts.org/FastChoice/home/2242500/1>

30. How do I apply for the Graduate PLUS loan?

Go to <https://studentaid.gov>, sign in, and then find the link that says “Apply for the Graduate PLUS Loan.”

31. What types of aid are available?

Bastyr University participates in the following Title IV (federal) programs:

- Pell Grant (first undergraduate degree only)
- Supplemental Educational Opportunity Grant (first undergraduate degree only)
- Subsidized Stafford Loan (undergraduate only)
- Unsubsidized Stafford Loan
- PLUS Loan (both Parent PLUS and Graduate PLUS)
- Federal College Work Study

Bastyr University participates in the following Washington State Aid Programs:

- Washington College Grants (first undergraduate degree only)
- Washington State Work Study
- Washington State College Bound Program

Bastyr provides the following Institutional Aid Programs:

- Bastyr Grants
- Institutional Work Study
- Licensed Massage Therapist Scholarships
- PTK Scholarship (undergraduate only)
- AmeriCorps/Peace Corps Scholarship
- There are also various donor scholarships available, which vary by year

32. Why is FAFSA asking me to pay \$75?

Because you went to www.fafsa.com and not <https://fafsa.gov>.

33. What are the loan deadlines every quarter?

They are posted on the Bastyr Calendar on MyBU on SharePoint.

34. What are the yearly loan limits?

Annual Limits (9 months)	Subsidized	Total (subsidized and unsubsidized)
Dependent undergraduates*	\$5,500	\$7,500
Independent undergraduates*	\$5,500	\$12,500
Graduate Students (not ND)	\$0	\$20,500
ND Students	\$0	\$40,500

*Post-bacc students have different annual limits

35. What are the lifetime Stafford loan limits?

Aggregate Limits (lifetime)	Subsidized	Total (subsidized and unsubsidized)
Dependent undergraduates	23,000	31,000
Independent undergraduates	23,000	57,500
Graduate Students (not ND)	65,500	138,500
ND Students	65,500	224,000