

FINANCIAL AID INFORMATION - UNIVERSITY OF NEBRASKA AT OMAHA

What to know about your financial aid offer

- Your financial aid offer is based on your financial need and/or academic accomplishments. Need is calculated by subtracting the amount you and/or your family are expected to contribute from the average amount of educational and living expenses.
- Federal Work-Study, FSEOG, Nebraska Opportunity Grant, Nebraska Promise, University Assistance Grant, University Tuition Assistance Grant and University Tuition Grant are offered to students with a completed financial aid file on a first-come, first-complete basis as long as funds are available. For information regarding all types of financial aid offered, please visit our [website](#).
- The University's Nebraska Promise program covers undergraduate tuition of up to 30 credits for the academic year (fall/spring) for students who meet academic qualifications, submit documentation by required deadlines, and have a family income of \$65,000 or less (AGI) or are eligible for the Federal Pell Grant. The Nebraska Promise program picks up where other scholarships and grants end to cover tuition. If you qualify, all grants and university scholarships are included in your Nebraska Promise commitment. This includes federal, state, and institutional grants, such as any Federal Pell Grant, Nebraska Opportunity Grant, and/or tuition assistance grants such as military tuition waivers. The Nebraska Promise is a commitment that these programs combined will cover your tuition. The Nebraska Promise does not pay toward other educational expenses, such as fees, books and supplies, and housing and food. The Nebraska Promise does not include scholarships from private scholarship donors.
- All assistance offered is dependent upon your eligibility to receive the aid and the availability of sufficient funds to meet all aid commitments. Should available funds be insufficient to provide the aid offered to you, you will be notified as soon as possible.
- The UNO Office of Financial Support and Scholarships reserves the right to review, adjust, or cancel your offer of financial aid based on, but not limited to, changes in your financial or academic status, receipt of additional University scholarships not appearing on this financial aid notification, receipt of any additional assistance from outside sources not appearing on this financial aid notification, a change in your residency or living status, and/or availability of adequate funding. UNO will not be required to provide any aid which was listed in error.
- You are required to report to the UNO Office of Financial Support and Scholarships any outside scholarship(s) and other assistance you are receiving that is not listed on your financial aid offer. This includes, but is not limited to, outside scholarship assistance, graduate tuition waivers and University of Nebraska employee/dependent scholarships. To report other financial assistance not listed on your financial aid offer, go to 'Report Other Aid' in MavLINK, located on the left navigation menu under Financial Aid.
- The receipt of any additional resources and/or additional University scholarships not appearing on this financial aid notification may cause reductions to, or replacement of, any loans, work-study, grants or scholarships listed on this notification.

- Financial aid offered by UNO cannot be transferred to any other college or university. If you decide to attend another university, you must contact both the UNO Office of Financial Support and Scholarships (to decline your financial aid offer) and the new institution. Federal aid cannot be received at two institutions at the same time. A student must choose at which institution to receive federal aid.

Scholarships

- Most scholarships are made possible through the efforts of the University of Nebraska Foundation and the generosity of alumni and friends of the University. If you are offered a scholarship, as a condition of this scholarship, our office will share information, such as your name, college, major, address and award amount, with the University of Nebraska Foundation and/or the scholarship donors. If you do not agree with this condition, please decline your scholarship award.

What to know about your loan offer

- Federal Direct Loans are a type of aid that must be repaid. You have the right to accept a loan amount lower than the amount offered to you.
- Before you accept loan funds, consider how much you need and can afford to borrow. In addition, you should be aware of the terms and conditions of loans, sample loan repayment schedules, exit counseling information, and the requirement to repay loans that are borrowed, which can be found [here](#).

What to know about your Federal Work-Study offer

- Federal Work-Study (FWS) is a financial aid program offered and administered by UNO that provides the opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned. The general conditions and terms applicable for Federal Work-Study employment can be found [here](#).

How to maintain your eligibility for financial aid

- You must reapply annually for financial aid and most scholarships.
- You must be making satisfactory academic progress to retain your financial aid eligibility. It is important that you review and understand all of the [Satisfactory Academic Progress Requirements](#) as it relates to your cumulative GPA, Pace of Progression, and Maximum Time to Degree Completion.
- To receive federal aid, a student must be officially admitted into a degree program. All students are packaged financial aid based on **full time enrollment status**. Your financial aid may be revised if your enrollment status at the financial aid recalculation date (Last day to DROP a course via MavLINK from the "General" session and receive a 100% refund) is not full time. Although aid is normally packaged for the fall/spring academic year, eligibility and enrollment status is verified each semester.

Aid disbursement information

- All grant funds, Federal Direct Loans and most scholarships are credited (disbursed) to your UNO tuition account each semester. Disbursement begins after the financial aid recalculation date of the Fall and Spring semesters (Last day to DROP a course via MavLINK from the "General" session and receive a 100% refund). For the Summer semester, disbursement will be made to your student account after the financial aid recalculation date (Last day to DROP a course via MavLINK from the "General" session and receive a 100% refund) of the session in which your cumulative Summer enrollment status is equal to or exceeds half-time enrollment (**6 credit hours for an undergraduate student, 5 credit hours for a graduate student**). In some cases, disbursement of aid could be delayed until prior semester grades are evaluated and posted to MavLINK.
- Most students who attend the 3-Week January Session must use their Regular Spring Session financial aid awards to pay for the 3-Week January Session. There may be situations where a student has student loan eligibility remaining that can be utilized for the 3-Week January Session. If not, you will need to use your own resources and/or use a Direct Parent PLUS loan (for undergraduate dependent students) or a private student loan to cover the cost of attendance. If your award is not enough to cover both terms, you will see a balance that remains on your spring bill. If you are enrolled in the 3-Week January Session, federal aid will be released about one week prior to the start of the Regular Spring Session classes. We will not make any earlier financial aid disbursements for students enrolled in the 3-Week January session.
- If a credit balance remains after authorized university charges are paid, you will receive a refund from the Cashiering and Student Accounts Office. Refunds sent via direct deposit are usually received within 5-7 business days after your tuition account has been credited. If you are not enrolled in direct deposit, then a paper check will be mailed to you within 7-10 business days. Enrolling in direct deposit avoids the risk of lost or delayed mailed refund checks and gets your refund to you more quickly. Learn how to set up direct deposit in MavLINK [here](#). Since the earliest date refunds are generated is after the financial aid recalculation date each semester, you should plan to have at least minimal resources of your own to use for payment of expenses encountered before you receive your refund.
- Students can charge UNO Bookstore purchases to their UNO Student Account and the charges will appear on their bill from the university. You can charge up to \$2,000 to your student account in textbooks and class supplies.
- Eligibility for Federal Pell Grants payments will be based on enrollment status at financial aid recalculation date (Last day to DROP a course via MavLINK from the "General" session and receive a 100% refund). Any enrollments added after that date cannot be counted towards Pell Grant eligibility. Classes still in waitlist status after the first week cannot be included in your enrollment status. If you drop or withdraw from a course in the 3-Week January Session, those credit hours will not be counted in your overall Spring Semester enrollment level and your financial aid award will be adjusted accordingly.

- Nebraska Promise, Federal SEOG, Estimated Nebraska Opportunity Grant, Nebraska Opportunity Grant, University Tuition Grant, University Tuition Assistance Grant, University Assistance Grant and most institutional scholarships require full-time enrollment and will only be disbursed if full time enrollment is met. Undergraduate students must be enrolled in at least 12 undergraduate credit hours per semester to be considered full-time. For Summer, some grant programs do not require full time enrollment.
- A financial aid recipient who drops a class or classes prior to the financial aid recalculation date (Last day to DROP a course via MavLINK from the "General" session and receive a 100% refund) may have their financial aid offer adjusted, even if aid has already been disbursed.
- Students who withdraw from all classes before 60% of the semester is completed will have to repay a portion of any federal aid received.
- Students who "unofficially withdraw" (i.e. quit attending classes and receive all non-passing grades) will have their class attendance/participation reviewed. If it is determined you did not attend/participate in all the classes in which you were enrolled, yet did not withdraw, you may have to repay all or a portion of your federal aid.
- The Office of Financial Support & Scholarships monitors repeated classes for financial aid eligibility purposes (excluding scholarships). If you choose to repeat a class in which you originally received a passing grade, you will be allowed to receive financial aid for that class the first time you repeat the class. Subsequent enrollment in that same class will NOT be considered for financial aid enrollment or packaging purposes.
- Federal Direct loans will not be processed or disbursed to your student account until you are enrolled at least half-time (6 credit hours for **undergraduates**, 5 **graduate** credit hours for graduate students. Undergraduate annual loan limits must be prorated (reduced) for students that graduate in December.

To download a copy of your Rights and Responsibilities, click [here](#).

By accepting this financial aid, I certify that I am not and will not, while receiving financial aid, be serving a criminal sentence in a federal, state or local penitentiary, prison, jail, reformatory, work farm or similar correctional institution, whether it is operated by the government or a contractor (you are not considered to be incarcerated if you are in a half-way house or home detention or sentenced to serve only weekends).