

Financial Aid Checklist

Financial Aid Action in AccessPlus

Login to AccessPlus → “Student” Tab → “Financial Aid”

1. Review the status of your FAFSA by selecting **FAFSA Status**
 - Confirm your FAFSA was received
 - Ensure all required documents are received and processed
2. Check your **Aid Status**
 - Resolve any steps requiring action as soon as possible
3. **Authorize Aid**
 - One-time step to authorize release of financial aid
 - All financial aid is applied to your U-Bill before a refund is generated

Loan Action in AccessPlus

Refer to the Loan Options handout and “Financial Aid” menu in AccessPlus

4. Accept, reduce, or decline the Unsubsidized Loan by selecting **Accept/Decline Loan**
 - This step must be completed every semester
 - You do not have to accept the full amount of the unsubsidized loan offered to you
5. **First-Time Stafford Loan Borrowers**
 - Complete Entrance Counseling for Graduate/Professional Students
 - Sign a Master Promissory Note (MPN)

} www.studentloans.gov
6. **Health Professions Student Loan (HPSL) and/or Loan for Disadvantaged Students (LDS) borrowers**
 - HPSL** – Complete the MPN and self-certification form
 - Select **Loan Disclosures** and **HPSL MPN**
 - LDS** – Complete the self-certification form, personal data sheet, and MPN
 - Sign the **MPN, self-certification, and data sheet** in 2270 CVM

} *Use the “Financial Aid” menu in AccessPlus*
7. Apply for the **Graduate/Veterinary Medicine PLUS Loan**, if needed
 - Apply at www.studentloans.gov
 - If approved, complete a PLUS loan MPN and entrance counseling at www.studentloans.gov

Financial aid will disburse to the U-Bill first. Excess financial aid will be given back to the student via Direct Deposit.

Login to AccessPlus → “Student” Tab → “Direct Deposit”

1. Provide a bank Routing Number, Account Number, and Account Type (ie: checking or savings)
2. Excess financial Aid will be **directly deposited** to this account after the U-Bill is paid in full

2019-2020 Estimated Veterinary Medicine Cost of Attendance

The cost of attendance per academic year assumes full-time enrollment

| Billable Costs | *Iowa Resident | Non-Resident |
|--|-----------------|-----------------|
| Tuition & Fees | \$25,498 | \$54,582 |
| Room & Board | \$9,423 | \$9,423 |
| Books & Supplies | \$1,041 | \$1,041 |
| Total Billable Costs | \$35,962 | \$65,046 |
| Anticipated transportation and personal expenses | \$3,320 | \$3,320 |
| Laptop Computer** | \$2,550 | \$2,550 |
| Total Costs | \$41,832 | \$70,916 |

*Students participating in UNL-PPVM are assessed in-state tuition as VM1 and VM2

**The required computer purchase amount is included in the fall 2019 financial aid award

Planning to Pay

*It is important to create an educational budget every year to minimize borrowing. For budgeting assistance or debt management guidance, please contact the **Student Loan Education Office**.*

0680 Beardshear Hall

515-294-0677

loaneducation@iastate.edu

<http://www.nofearfinance.com/>

Julia Gwebu from the Student Loan Education Office will have weekly office hours at 2270 CVM Wednesdays from noon-4:00pm.

Looking Ahead

Important deadlines and steps to secure financial aid are available at

<http://financialaid.iastate.edu/students/vet-med.php>

| Fall Semester | Spring Semester |
|---|--|
| <p>August</p> <ul style="list-style-type: none"> Confirm all financial aid and loan steps are completed View your fall U-Bill in AccessPlus starting August 1st Financial aid will disburse on the evening of August 20th Refunds available three business days after financial aid disburses and the U-Bill is paid in full <p>The fall U-Bill is due August 20th</p> | <p>January</p> <ul style="list-style-type: none"> Confirm all financial aid and loan steps are completed View your spring U-Bill in AccessPlus starting January 1st Financial aid will disburse on the evening of January 8th Refunds available three business days after financial aid disburses and the U-Bill is paid in full <p>The spring U-Bill is due January 20th</p> |
| <p>October – December</p> <ul style="list-style-type: none"> If necessary, meet with a representative from the Student Loan Education Office for budgeting guidance and debt-management guidance | <p>January—February</p> <ul style="list-style-type: none"> Watch for emails regarding scholarship applications |
| <p>October 1st –March 1st</p> <ul style="list-style-type: none"> File the 2020-2021 FAFSA at www.fafsa.ed.gov | <p>May – June</p> <ul style="list-style-type: none"> The 2020-2021 financial aid award will be viewable in AccessPlus |
| <p>Summer Semester (<i>enrollment not required for years one, two, and three</i>)</p> <ul style="list-style-type: none"> Plan to pay for summer study abroad, optional courses, etc. Confirm all financial aid and loan steps are completed for fall 2020 Create a budget to pay for fall 2020 and spring 2021 | |