



August 2024

Office of
Student
FINANCIAL AID
and SCHOLARSHIPS
Newsletter





Dear Xavierites,

We are emailing to provide you with a few important points and dates as it relates to the disbursement of your Institutional Scholarship and Louisiana State scholarships. Please carefully read the information below.

DIRECT COST ADJUSTMENTS FOR STUDENTS RECEIVING INSTITUTIONAL SCHOLARSHIPS

Immediately following the book and meal plan purchase deadline, your award will be reviewed for direct cost adjustments. Please see the following statement of direct cost included in the [Institutional Scholarship & Grants Policy](#).

"The sum of institutionally administered or affiliated scholarships, federal grants, state awards, and waivers shall not exceed a recipient's direct costs. Should the institutional scholarship, when combined with the previously described resources, exceed the direct cost, the amount of the University's institutional scholarship shall be adjusted accordingly."

INSTITUTIONAL SCHOLARSHIP DISBURSEMENTS

Institutional Scholarships and waivers will disburse to your student account after all necessary adjustments are made, approximately 5 business days following the book purchase deadline mentioned above. Students who have not completed a FAFSA and/or financial aid requirements will need to do so to receive a scholarship disbursement.

TOPS AND LOUISIANA GO GRANT DISBURSEMENTS

For students eligible for TOPS and Louisiana Go awards, the 14th day of class determines when Xavier can request disbursement of award funds from the state of Louisiana. Once enrollment is verified after that date, we will send the request for funds to be disbursed to the institution. Disbursement to the institution usually occurs approximately two weeks after the request.

***Institutional Scholarships include Xavier Academic Scholarships, Athletic Scholarships, and Tuition Remission/Waiver. Thank you for your attention and have a very successful semester.**



FINANCIAL AID : Q & A

Q: When will my aid disburse?

A: After attendance has been verified for each student the aid will post. The Student Accounts Office will post aid.

Q: How will you know if we received your FAFSA?

A: Processing time to receive your FAFSA may take 3 to 5 business days.

Q: How do you find out if you have documents to submit?

A: Log into your Banner Web Account. Select Student Self Service. Click on Financial Aid. You will select Home. Once there select Student Requirements. The requirements will show under Unsatisfied Requirements.

Q: What are the counseling hours?

A: Please visit: <https://www.xula.edu/financialaid/index.html>

Q: What is the difference between Fiscal Services and Financial Aid?

A: <https://www.xula.edu/financialaid/financialaid-faq.html>



ATTENDANCE AND SWIPES

The university's attendance policy requires all students to tap their virtual Xavier I.D. card in a card reader in order to be counted as present for each class. Students will need to arrive on time for class in order to **tap their I.D. prior to the ten-minute grace period.** These readers are part of the University's efforts to **more accurately and efficiently track student class ATTENDANCE and continue institutional eligibility for federal financial aid.** Attendance for classes 100% ONLINE is tracked based on students accessing Bright space.

Faculty should make sure students are accessing Zoom or any other online software through a link in Bright space. **TAPPING** in classes is mandatory and is the university's way of recording attendance for the **disbursement of aid and scholarships.**

First time borrowers must complete a Loan Entrance Counseling and Master Promissory Note (MPN) at www.studentaid.gov in order for funds to post to your account. Parent Plus Loan must be applied for at www.studentaid.gov. If approved, the parent must complete a Master Promissory Note at www.studentaid.gov. In the next 3-5 business days after approval your parent will receive an Authorization form that must be emailed back to the Financial Aid Office. If denied, you may receive additional Unsubsidized Loan when the Non Co Endorser Form and Parent Plus denial letter are emailed to the office.

IMPORTANT

NOTICE!

To receive Title IV federal funds for a repeated course, a previously PASSED course may be repeated only ONE TIME. The student may receive Title IV federal Funds for this repeated course only ONE TIME. If this passed course continues to be repeated more than once, for example, if you take a course and receive a C and take the course again and make a D, if you take the course a third time Title IV federal funds will no longer pay for this repeated course.

Repeated course (both passed and failed) will affect Satisfactory Academic Progress (SAP) in that a repeated course (along with original attempt) must be counted towards the maximum time frame.

2024-2025 FINANCIAL AID TIPS

How to Accept Your Award Offer

1. Go to www.xula.edu website to log into your Banner Web account.
2. From the website click QUICK LINKS – Online Resources – Banner Web.
3. Click “Student Self Service”- Financial Aid (under your image) - Offer.
4. In the top right hand corner, Next to Aid Year select “Award Year 2024-2025” on the drop-down menu.
5. Accept or decline the aid you are offered and make sure to click the Submit button in the bottom right corner.

How to Apply for a Federal Direct Parent PLUS Loan

The Federal Direct Parent PLUS Loan is offered to the parents of dependent undergraduate students to assist with the dependent student’s educational expenses. This loan is only a part of the student’s financial aid offer package to inform the student and parent of the maximum amount the parent is eligible to borrow. This loan is a credit-based loan. Therefore, this offer is not a guarantee that this loan will be approved by the federal government. If the parent desires for this loan to be applied to the student’s financial aid offer package as accepted, the parent must first complete the Direct Parent PLUS Loan Application on the Department of Education’s website at www.studentaid.gov and the credit result must be approved.

Listed below are the directions to complete the plus loan credit check:

To Request the Parent PLUS:

- Go to studentaid.gov (secure site)
- Choose “**Parent Borrowers**” and choose “**Apply for a PLUS Loan**”.
- Sign in using parent **FSA ID** and password.
- Proceed to complete the **PLUS Application and read the results.**
- Complete the **PLUS Loan Agreement- Master Promissory Note (MPN)** if you are a first-time borrower or if you have had an endorser on a previous PLUS loan.
- Complete **the XULA Authorization Form:** Within three (3) business days after the Direct PLUS loan has been approved, the XULA Financial Aid Office will send XULA certification form to the *parent’s email address that was provided on the FAFSA.*
- **Complete, Submit and Return the XULA Authorization Form:** Once this form is submitted back to the XULA Financial Aid Office the form will be reviewed and the loan will appear as *accepted* on the student’s Banner Web.

If Your PLUS Loan Request is Denied:

There are three possible courses of action:

1. Appeal the credit decision:
 - o Call Direct Loans at 1-800-557-7394.
 - o Appeal online at studentaid.gov
2. Pursue the PLUS with an endorser (cosigner):
 - o Complete online at studentaid.gov
3. Student requests additional unsubsidized loan in lieu of the PLUS:
 - o The parent and student are required to complete the Non Co-Endorser Form, which is available on our XULA Financial Aid webpage.

Note: The maximum amount of additional unsubsidized loans is up to \$4,000 per year for students with fewer than 90 earned credit hours, and up to \$5,000 per year for students with 90 or more earned credit hours.

- **Complete the XULA Authorization Form: Within three (3) business days after the Direct PLUS loan has been approved, the XULA Financial Aid Office will send XULA authorization form to the parent’s email address that was provided on the FAFSA.**
- **Complete, Submit and Return the XULA Authorization Form: Once this form is submitted back to the XULA Financial Aid Office the form will be reviewed and the loan will appear as accepted on the student’s Banner Web.**

NOTE: Your monthly repayments begin 60 days after the Federal Direct PLUS Loan has been fully disbursed usually after the second spring disbursement. Contact Direct Loan Servicing to inquire about your scheduled monthly repayment plan or to inquire about the possibility of temporarily postponing your monthly repayments (called an administrative forbearance).

How to Complete the Direct Loan Master Promissory Note

1. Go to www.studentaid.gov website.
2. You should sign in under **Log In** using FSA ID User Name and Password, which is also used to sign the FAFSA. If you are unsure of your FSA ID, it can be retrieved by going to <https://fsaid.ed.gov>.
3. When the next page opens, select **Complete Loan Agreement (Master Promissory Note)** under "I want to:" and then make sure you are selecting the correct loan type.
4. In the school's name section, be sure to select **Xavier University of Louisiana**.
5. Complete the Personal Information and Personal References sections. If you see a red "X" next to a field it means that the information you entered is either invalid or was not entered in the correct format.
6. Terms & Conditions section– You must open each section (C, D, E & F) in order to precede. Click the box at the bottom of the page to acknowledge that you reviewed the terms and click "Continue". On the next page, review all of the information you entered, and then sign your name at the bottom. If the data is correct then click on the "Sign" button.
7. You must click on the HTML Version link in order to **Review your Master Promissory Note**, once you have reviewed the note click on the "Continue" button. The next page should then say "Thank you for submitting the MPN . . .". We will receive notification that you have completed your master promissory note within 24 to 72 business hours.

How to Complete the Direct Loan Entrance Counseling

1. Go to www.studentaid.gov website.
2. You should sign in under **Log In** using FSA ID User Name and Password, which is also used to sign the FAFSA. If you are unsure of your FSA ID, it can be retrieved by going to <https://fsaid.ed.gov>.
3. When the next page opens, select **Complete Entrance Counseling** from the menu in the center of the page.
4. Based on your classification, answer the question "I am an undergraduate student" or "graduate school professional student".
5. Complete the counseling session quiz that takes about 20 minutes to complete.
6. To print the confirmation page, click on the print button. Save this page as proof of completion. We will receive notification that you have completed your entrance counseling within 24 to 72 hours.

How to Request IRS Verification of Nonfiling Confirmation Letter

Please submit the following documentation listed above to the Financial Aid Office:

***Please note: Individuals who have never filed taxes will only be able to obtain this item by requesting through the mail (instructions included below).**

Online Instructions:

1. Go to www.irs.gov/individuals/get-transcript. Click "Get Transcript Online" and make sure to read all required items.
2. If a login has already been created, continue by putting in your username. If a login has not been created, click "Get started and follow instructions to create a login. After enrolling for the first time, enter the address exactly as it appears on your tax return.
3. Once logged in or a login has been created, select the reason the transcript is needed: Higher Ed/Student Aid.
4. The * symbol will indicate the availability of a Verification of Non-Filing Letter for the year. Click the year that you are requesting a Verification of Non-Filing letter for, and a pop-up will appear. Make sure that any pop-up blockers you may have are disabled for this feature.

Telephone Instructions:

1. Call the IRS at 1-800-829-1040.
2. Press # for desired language.
3. Select "Option 2" for tax transcripts.
4. Press "1" for tax Transcripts
5. Press "4" for Tax History
6. Press "2" for Tax History
7. Enter SSN or Tax ID #
8. If SSN or Tax ID# is not verified, wait on the line until a representative is able to assist you.

Mail Instructions:

1. Complete IRS **Form 4506-T**.
2. To make a request by mail, check box 7.
3. Mail the Form to the IRS. The Verification of Non-Filing Letter will be mailed to you within 10 Business Days.
4. Once the Confirmation of Non-Filing Letter is received, submit a copy to the Office of Student Financial Aid and Scholarships through the way requested.

Tax Filers can request a transcript, free of charge, by ordering online or by telephone request.

How to Request a 2022 IRS Tax Return Transcript

Telephone Instructions:

1. Call the IRS at 1-800-908-9946.
2. Tax filers must follow prompts to enter information.
3. Select "Option 2" to request an IRS Return Transcript and then enter "2022"
4. Once successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript within 5 to 10 days. IRS Tax Return Transcripts requested by telephone cannot be sent directly to a third party by the IRS.

Online Instructions:

1. Go to www.irs.gov.
2. Click "Get Your Tax Record."
3. Click "Get Transcript by mail." Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript."
4. Enter the tax filer's information and then click "Continue"
5. In the Tax Year field, select "2022".
6. Once successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript within 5 to 10 days. IRS Tax Return Transcripts requested online cannot be sent directly to a third party by the IRS.

Any Additional Questions/Concerns?

The counselors are available for in-person appointments during counseling hours (virtual appointments too!)

Hours of Operation:

M-F 8:30am-4:30pm

Counselor Hours:

In Person

MW 8:30am-10am

TR 1pm-2pm

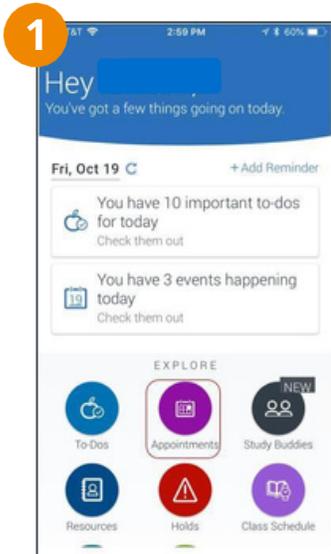
Virtual

MW 10:15am-12:15pm

TR 2:15pm-4pm

Financial Aid Appointments – Student Scheduling

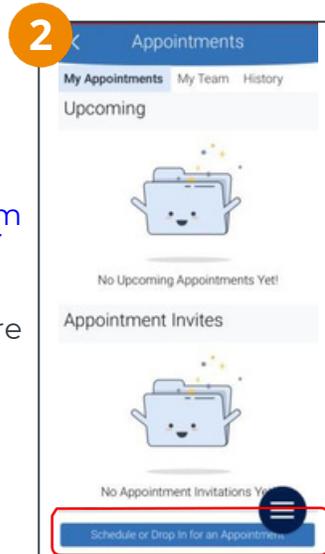
Scheduling Instructions



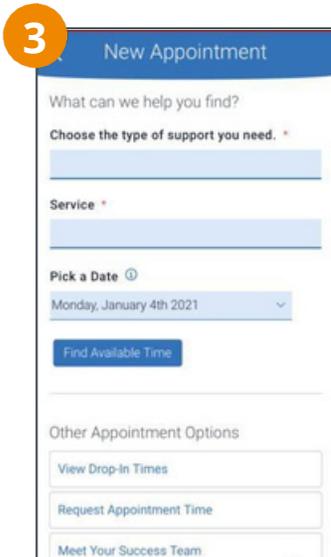
1 Log in to Navigate → Select “Appointments”

Log in instructions

- Follow link below; <https://xula.guide.eab.com>
- Or download Navigate Student from Apple’s App Store or Google’s Play Store
- Use your XULA credentials to log in



2 Choose Schedule an Appointment at bottom of screen

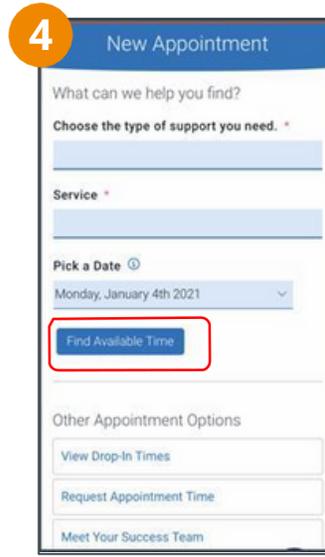


3 Choose Support Type → Student Financial Aid and Scholarships

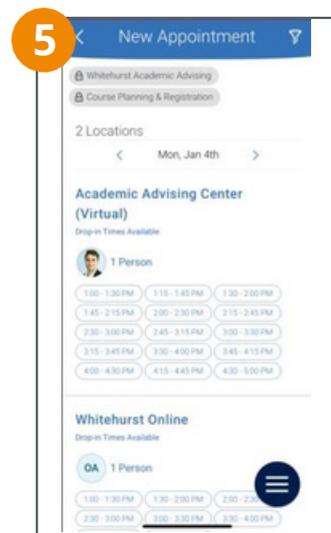
Choose Service based on the reason for your appointment:

General Financial Aid Question, Work Study, or Scholarships.

For General Financial Aid Question, you will also need to indicate the first letter of your last name.



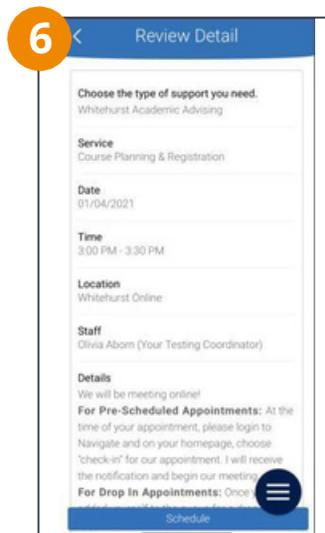
4 Choose preferred date and then select “Find Available Time”



5 Select Preferred Location and Time

Most appointments will only be offered virtually for the current semester.

For select services, you may also need to select a staff member.



6 Review selections, Enter any Additional Comments → Click “Schedule”



FINANCIAL AID

VS

FISCAL SERVICES/ STUDENT ACCOUNTS

- Assistance with completing FAFSA (Free Application for Federal Student Aid)
- Conduct student need analysis.
- Perform federal verifications (audit of information reported on your FAFSA).
- Certify federal loan eligibility, provide financial aid counseling
- Make professional judgment decisions regarding student aid eligibility
- Package and offer federal student aid
- Transmit aid to fiscal to post to student accounts for disbursement of funds
- Scholarship outreach assistance

- Billing and collection of tuition, fees, and room and board charges for students attending Xavier University of Louisiana.
- Student Accounts provides all assistance to parents and students with respect to student account inquiries (billing transactions).
- Responsible for disbursing federal financial aid to student's accounts.
- The processing of refunds to students and parents.
- Issue IRS Form 1098-T for tax filing purposes





CONTACT

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