

Financial Aid

TUITION & FEES

The Board of Trustees reserves the right to adjust tuition and fees presented in publications at any time.

Tuition and fees vary according to the number, and character, of credit hours registered. A comprehensive tuition charge applies to all students meeting the criteria for full-time status. Full-time status is attained with enrollment of 12 to 16 semester hours of coursework, and entitles a student to receive up to four credit hours, taken during the Interim period, at no additional charge. Each semester hour exceeding 16 hours is considered overload, billed at a per credit hour rate.

A comprehensive student fee also applies to all students. This fee covers parking, student activities, technology access, and other services. Special fees may apply to a student, based on individual circumstances. Special fees include, but are not limited to, application fees, graduation fees, music lessons, rush transcript fees, and fees to audit classes.

Residence costs vary depending on living situation and meal plan selected. Refunds for room and board charges adhere to the University of Sioux Falls Institutional Refund Policy if a student has not applied for or been awarded Federal Title IV financial aid.

Graduate and DCP students are charged according to a specialized tuition and fee structure.

Current costs for traditional undergraduate programs can be viewed on the USF web site in the cost of attendance section for prospective students. Graduate and DCP program costs are available online in their respective academic sections.

Insurance

USF students are required to carry health insurance. If students are not covered under their family's insurance, it would be to the student's advantage to check with an insurance representative for advice concerning coverage. (See the USF Student Handbook for additional information.)

Senior Citizen Tuition Waiver

Any person age 60 or over who is not applying for financial aid is eligible for an 80 percent Senior Citizen Tuition Waiver at the University of Sioux Falls on a "space available" basis. This policy applies to all college credit courses, including all full-time day, part-time day, evening, Summer School, USF Learning Institute and Interim courses up to a maximum of six hours. It does not apply to classes taken for "audit," Equip programs, APriL (Assessment of Prior Learning), Degree Completion Program and graduate studies.

Terms of Payment

Tuition, fees, board and room are payable in advance or at the time of registration. No student is officially enrolled until all financial arrangements have been completed and prior charges have been paid. Overdue accounts are subject to a 12 percent annual interest charge.

The academic year at the University of Sioux Falls is divided into three parts: fall semester, Interim term, and spring semester. The Interim term is an integral part of the academic year. Payment of tuition for fall or spring semester entitles a full-time (excluding DCP) student to an Interim course (up to 4 credit hours) without additional cost. Students who contract for board or room in a

residence hall during the fall or spring semester will not be charged extra for the Interim. Since no charges are assessed, no refunds will be granted if students choose not to attend school during Interim.

An Installment Payment Plan is available to spread costs over each semester. Payments must be kept current to re-enroll. Application must be made online at the University's website www.usiouxfalls.edu.

Transcripts of credits earned and the granting of degrees are contingent upon the full payment of money due to the University.

Institutional Refund Policy

This policy applies to students who withdraw from a class or classes, reducing his or her enrollment status to less than full-time, and it applies to students who completely withdraw from school and have not applied for or been awarded Federal Title IV financial aid.

The amount of the refund will be determined by the following University of Sioux Falls Institutional Refund Policy.

First Week	100%
Second Week	90%
Third Week	50%
After Third Week	NO REFUND

Students receiving Federal Title IV financial aid will have their refunds applied to the aid program from which the student received the funding based on the calculation in the Federal Return of Title IV Funds Policy. Students receiving institutional aid will have their aid refunded based on the Institutional Refund Policy and the Federal Return of Title IV Funds Policy when applicable.

The refund policy for summer sessions is published in the course offering booklet for those terms. No refunds will be issued after the third day of classes. Federal Title IV aid refunds are calculated based on those sessions.

Policy for Reserves Called to Active Duty

The University of Sioux Falls wants to minimize inconveniences and disruptions that may be caused when students in the reserves are called to military duty. The following policy became effective September 1, 2001, for enrolled students.

1. Any student called to active duty may withdraw from all courses and receive a 100% refund of tuition and fees.
2. If the student is called to active duty after mid-term and if time permits, the student may request permission from the instructor to receive an Incomplete in the course. No refund would be issued.
3. A copy of the student's orders must be provided to the Office of the Registrar with a signed letter indicating whether the student is withdrawing or requesting Incomplete grades.
4. Grades of "W" will be assigned for those students choosing the withdraw option.
5. Students receiving financial aid will be subject to the refund policies for the agencies sponsoring the aid.
6. Degree Completion or MBA students would not receive a refund but would continue the program with a current group upon their return. In the event a student does not or cannot return to the program, there would be a 100% refund of tuition and fees for that course (or component) provided the request is made within two months of the student's return from active duty.

7. Refunds for room and board would be for unused portion only.

Questions concerning this policy should be directed to the appropriate office: Office of the Registrar, 605-331-6732; Residence Life, 605-331-6620; Financial Aid, 605-331-6623; or Student Accounts, 605-331-6640.

Federal Return of Title IV Funds Policy

This policy applies to all students who have been awarded Federal financial aid (including FFELP loans). The University of Sioux Falls is in compliance with the Higher Education Reconciliation Act of 2005 and updated guidance by the secretary in 2007. This refund policy provides a fair and equitable refund for students who have applied for and been awarded Title IV funds and completely withdraw from the University. In order for refunds to be calculated accurately a student must complete official withdrawal forms. The official withdrawal date is the date a student initiates withdrawal. For undergraduate students the official office to begin withdrawal is the Office of Retention and Academic Advising. For the Degree Completion Program and all graduate programs, official withdrawal notice must be given to the director of the respective program. Failure to withdraw officially will result in grades of "F".

This Federal Return of Title IV Funds Policy does not apply to students who withdraw after 60 percent of the enrollment period has elapsed.

The University of Sioux Falls will calculate refunds based on a percentage of the period of enrollment completed on the date of withdrawal. The number of days completed in the enrollment period will be divided by the total number of days in the enrollment period to determine the percentage of aid to be refunded. If no date of withdrawal can be determined, USF will use the midpoint of the semester as the date of withdrawal. No refund will be calculated after 60 percent of the enrollment period has elapsed.

In accordance with the mandated Federal Return of Title IV Funds Policy, refund amounts calculated for Federal Title IV programs will be returned to the aid programs in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal Academic Competitiveness Grant
7. Federal National SMART Grant
8. Federal SEOG Grant
9. Other Title IV assistance for which a return is required.

If the Federal Return of Title IV Funds Policy allows for a "Post-Withdrawal Disbursement" to the student, the student will be notified by mail. The student will also be notified by mail of any refunds the University is required to make to Federal Title IV programs as well as any refunds (repayments) that the student is required to make.

The Return of Title IV Funds calculation may result in an amount that must be repaid by the student. Federal regulation mandates that the student repay the Title IV programs in the same order as the refund made by the institution on behalf of the student. If the repayment is to a FFEL Program, it can be made in accordance with FFELP regulations.

FINANCIAL AID

The University of Sioux Falls offers a comprehensive financial aid program to provide students the opportunity to attend college. In addition to awarding University scholarship and work programs, USF participates in the federal financial aid programs as well as programs with churches and private agencies. More than 97 percent of the students at USF are presently receiving some type of financial aid.

The primary responsibility for financing a college education rests upon the student and the student's family. Financial aid funding is intended to supplement these sources. The University of Sioux Falls participates in Federal Title IV financial aid programs that are based on need. Financial need is determined when a student completes the Free Application for Federal Student Aid, also called the FAFSA. The result of the FAFSA is the Expected Family Contribution (EFC). Not all financial aid is based on need. There are federal and non-federal loan programs that are not based on need. The University of Sioux Falls gives strong consideration to a student's academic achievements, talents, leadership strengths and Christian commitment. Because of this, all students who are planning to enroll in at least six credit hours are encouraged to use the FAFSA to apply for financial aid.

How to Apply for Aid

1. Complete the Application for Admission to the University of Sioux Falls.
2. Apply for a Personal Identification Number (PIN) at www.pin.ed.gov. This will serve as your electronic signature for federal paperwork.
3. Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov listing the USF code 003469.
4. The USF Financial Aid staff will review applications and determine eligibility. Financial Aid will be awarded based on need, merit, and availability of funds. The student then receives an award letter as official notification of assistance.
5. Research financing options: loans, payment plans, outside scholarships and grants, and part-time employment.

When to Apply

The priority date for applying for financial aid is March 1 annually. Financial aid applicants must be aware that awards are granted in accordance with the funds available at the time and that some programs have limited funding. Therefore, it is very important that a student apply early and submit all requested paperwork in a timely manner in order to be considered for all types of aid available.

University of Sioux Falls scholarships and grants (called institutional financial aid) will be given only to full-time students (12 or more credit hours per semester) with a cumulative grade point average of 2.0 or above. Incoming students must have a 19 composite score on the ACT or an upper-half class rank in high school. Transfer students who have 24 hours completed must have at least a 2.0 cumulative GPA.

Degree Completion and graduate students are not eligible for USF institutional aid. Students who have completed their graduation/degree requirements as defined by the USF Registrar are not eligible to receive USF institutional aid. Institutional financial

aid is designated to students seeking their first undergraduate baccalaureate degree.

Many USF institutional scholarships are limited to four-year awards. Students continuing into a fifth year, or ninth semester, should consult the USF Financial Aid Office as to what financial aid he or she would be eligible for.

Students who have completed their first baccalaureate degree are not eligible for institutional aid.

Aid is awarded on a yearly basis. A new FAFSA is required for each award year (fiscal year) for students seeking federal financial aid. Aid may be continued, increased or decreased according to the financial conditions existing at the time the application for renewal is processed. Institutional aid awarded to a student upon initial entrance to USF is the institutional aid USF is committed to offering that student during their time at USF, provided the student maintains the standards of eligibility. All applicants will receive notification of award via an official award notification letter.

If a family has more than one member applying for financial assistance, each must submit an application.

The University of Sioux Falls complies with the Drug-Free Schools and Communities Act of 1989 and certifies compliance in its distribution of federal financial aid to eligible students. **Any student found guilty of a violation of University policy regarding alcohol or drug possession, use or distribution may lose institutional and/or external financial aid. Students who have been convicted for the possession or sale of illegal drugs for an offense that occurred while receiving federal student aid may not be eligible for federal aid.**

Tuition Exchange Programs

The University of Sioux Falls is a participating member in three tuition exchange programs: Council for Christian Colleges and Universities, Council for Independent Colleges, and Tuition Exchange, Inc. Students eligible to participate in the tuition exchange programs are those whose parent works full-time at an institution who participates in any of these exchange programs. The school for which the parent works is considered the “host” school. Students complete an application for an exchange program through the host school who then submits the application to a participating school. Each school has its own application deadline and notification process. Tuition benefits at each participating institution vary. Students are encouraged to apply for programs early as space is limited at most institutions. Some tuition exchange programs require annual renewal.

USF accepts a limited number of incoming tuition exchange student participants each year. Students must be accepted for admission without restriction in order to be considered for a tuition exchange benefit. USF begins reviewing applications for the fall semester in February. Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) to help offset additional tuition fees not covered by the program exchange. USF’s tuition exchange liaison officer is located in the Financial Aid Office.

TYPES OF AID AVAILABLE

University of Sioux Falls Scholarships & Grants

The Board of Trustees reserves the right to change or adjust institutional scholarships and grants presented in this document at any time. The following scholarship award amounts are for the 2009-2010 academic year. USF reserves the right to limit individual scholarship amounts based on other institutional financial aid awards. All awards require the maintenance of a 2.0 cumulative grade point average (CGPA) for renewal unless otherwise noted. Many of the following institutional scholarships and grants require separate applications. Applications can be found at the USF web site (www.usiouxfalls.edu) under Financial Aid. Paper applications are also available by contacting the USF Admissions or Financial Aid offices.

Joseph E. Salsbury Scholarship The endowed gift from the Joseph E. Salsbury Foundation funds scholarships for a select group of students at the University of Sioux Falls known as Salsbury Honors Scholars. The scholarship will provide awards worth \$50,000 over four years.

Incoming freshmen students with a score of 27 or higher on the ACT (1210 or higher on the SAT) and possessing a 3.2 high school cumulative grade point average (CGPA) at the time of application are eligible to compete for the Salsbury Scholarship. An interview is required to receive this scholarship. Students eligible to receive this award will demonstrate extraordinary achievement and potential through the application and interview process. The application deadline is January 15, and awards are based on the qualifying scores that have been achieved as of that deadline. This scholarship is renewable for three years (or eight consecutive semesters) with a 3.2 CGPA. Transfer students are not eligible. Students receiving Honors Scholarships are required to live in University housing each year of receiving the scholarship. Students wishing to have this requirement waived due to extenuating circumstances may petition the Honors Committee of the Faculty Association in writing to make the request. If approved for a housing waiver, the student will forfeit a percentage of their Honors Scholarship. Students who choose to live off campus without petitioning the committee or who are denied their petition and still move off campus, will forfeit their entire scholarship amount.

Trustee Scholarships The **Trustee Honors Scholarship** is a 4-year award of \$42,000. An interview is required to receive this award. Students scoring at least 27 on the ACT (1210 on the SAT) and possessing a 3.2 high school CGPA are eligible to apply for the scholarship. The application deadline is January 15, and awards are based on the qualifying scores that have been achieved as of that deadline. The scholarship is renewable for three years (or eight consecutive semesters) with a 3.2 CGPA. Transfer students are not eligible. Students receiving Honors Scholarships are required to live in University housing each year of receiving the scholarship. Students wishing to have this requirement waived due to extenuating circumstances may petition the Honors Committee of the Faculty Association in writing to make the request. If approved for a housing waiver, the student will forfeit a percentage of their Honors Scholarship. Students who choose to live off campus without petitioning the committee or who are denied their petition and still move off campus, will forfeit their entire scholarship amount.

Harold W. and K. Lorette Lackey Presidential Scholarship The Presidential Honors Scholarship is a four-year award of \$34,000. Students scoring at least 27 on the ACT (1210 on the SAT) and possessing a 3.2 high school CGPA are eligible to apply for the scholarship. An interview is required in order to receive this award. The application deadline is January 15, and awards are based on the qualifying scores that have been achieved as of that deadline. The scholarship is renewable for three years (or eight consecutive semesters) with a 3.2 CGPA. Transfer students are not eligible. Students receiving Honors Scholarships are required to live in University housing each year of receiving the scholarship. Students wishing to have this requirement waived due to extenuating circumstances may petition the Honors Committee of the Faculty Association in writing to make the request. If approved for a housing waiver, the student will forfeit a percentage of their Honors Scholarship. Students who choose to live off campus without petitioning the committee or who are denied their petition and still move off campus, will forfeit their entire scholarship amount.

National Merit Finalist Scholarships A limited number of full comprehensive educational fee scholarships are awarded to National Merit Finalist students. An interview is required in order to receive this award. The application deadline is January 15th. This scholarship is renewable for three years with a 3.5 CGPA. Transfer students are not eligible. Students receiving Honors Scholarships are required to live in University housing each year of receiving the scholarship. Students wishing to have this requirement waived due to extenuating circumstances may petition the Honors Committee of the Faculty Association in writing to make the request. If approved for a housing waiver, the student will forfeit 20 percent of their Honors Scholarship. Students choose to live off campus without petitioning the committee or who are denied their petition and still move off campus, will forfeit their entire scholarship amount.

Lillibridge Business Scholarship The Lillibridge Business Scholarship is funded by and endowed gift from Tim & Cindy Lillibridge and is equal to one-half of the total cost for USF tuition and average room and board charges. This scholarship is renewable for three years with a 3.0 CGPA. Students eligible to compete for this scholarship must be first-time, full-time freshmen and have a minimum 25 ACT (or 1130 SAT) and rank in the top 25% of their graduating class. Students must show financial need and apply for the Free Application for Federal Student Aid (FAFSA) annually. Scholarship recipients must major in a program within the Vucurevich School of Business, reside on campus, and participate in the USF room and board plan during the entire academic year. Students receiving USF Honors Scholarships and transfer students are not eligible. The application deadline is January 15.

Academic Scholarships Consideration is given to high school seniors in the top 25 percent of their graduating class or with an ACT score of at least 23. Upperclassmen students and transfer students with a CGPA of 3.0 or higher are also considered. Students must maintain a 3.0 CGPA for renewal.

Phi Theta Kappa Scholarship A limited number of scholarships worth \$3,000 are given to students who have an associate's degree and are a member of Phi Theta Kappa. Students must submit a copy of their Phi Theta Kappa membership card at the time of their admissions application. A 3.0 CGPA is required to receive and renew this scholarship.

Academic Area Award An award of up to \$1,000 recommended by a member of the University of Sioux Falls faculty to a qualified

prospective student. This award is presented in the form of a certificate to a student who has not yet applied or been accepted for admission to the University. One award per student. Students receiving Honors Scholarships may not be eligible.

Board of Trustee Award & Foundation Board Award The trustee awards are designed to introduce a prospective student to the University of Sioux Falls. The \$2,000 award is presented in the form of a certificate to a qualified student who has not yet applied or been accepted to the University. One award per student.

Baptist Student Award This award is given to Baptist students who must give evidence of membership and "active participation" in a Baptist church. A special application must be completed for this award as well as a pastor's recommendation.

Partners Program The University of Sioux Falls will match every dollar a student's church provides, up to \$1,000 per year. The student's church must sign the Partners Agreement form and return it to USF prior to April 1 each year. Funds are limited and therefore a priority or deadline date is necessary for the match.

Bailey Wyoming Scholarship A \$2,000 scholarship is available to a limited number of students who are residents of Wyoming. Students must meet the academic requirements for full-time status with no restrictions. Transfer students must have a 2.0 GPA. Priority selection is given to students completing and submitting an application form prior to February 1. The Bailey Scholarship is supported by funds from the Jim & Audrey Bailey family.

Fellowship of Christian Athletes (FCA) Scholarship This scholarship opportunity is for students involved in an active FCA Huddle demonstrating community involvement, Christian leadership and athletic achievement and students who have attended an FCA Leadership Camp. February 1st is the deadline for these application forms. The FCA Scholarship is worth \$2,500 per year and is renewable with a 2.0 GPA and participation in the USF FCA Campus Huddle. Scholarships are offered to a limited number of new students each year. Honors Scholarship recipients are not eligible. The FCA Scholarship is funded by and recipients selected by the University of Sioux Falls.

Family Grant The University of Sioux Falls grants assistance to families who have two students attending USF at the same time as undergraduate students. A separate application is required and can be obtained online or from the Admissions or Financial Aid Offices.

Legacy Award Students whose parents or grandparents graduated from Sioux Falls College or the University of Sioux Falls are considered for this award. A separate application is required and can be obtained online or from the Admissions or Financial Aid Offices.

Travel Grant Students who attend USF from states not bordering South Dakota are considered for this award. No application is required for this award.

Southeast Technical Institute Transfer Grant This \$3,000 award is given to students who transfer to USF following the completion of their associate's degree from Southeast Technical Institute and the transcribing of credits to USF. Students must have a 2.0 GPA to receive and maintain this scholarship.

Lake Area Technical Institute Transfer Grant This \$3,000 award is given to students who transfer to USF following the completion of their associate's degree from Lake Area Technical Institute and the transcribing of credits to USF. Students must have a 2.0 GPA to receive and maintain this scholarship.

University of Sioux Falls Participation Scholarships

Participation scholarship recipients must meet all admission requirements of the University. They must also have an ACT score of 19 or above or be ranked in the upper half of their high school graduating class. Upperclassmen students and transfer students must have a CGPA of 2.0 or above. Students awarded participation scholarships who later are unable to continue participation will not have that scholarship replaced with other institutional financial aid.

Music Scholarship The University of Sioux Falls offers a number of Music Participation Scholarships to selected students with outstanding musical ability. Awards may be made in voice, keyboard and instrumental performance areas. These awards stipulate that recipients participate in school musical organizations and private music lessons each semester. Selection of recipients and the amounts are determined by competitive audition and completed application. Students completing the audition and application process by March 1st are given priority in scholarship selection process.

Theatre Participation Scholarship Selection of recipients and scholarship amounts are determined by competitive audition and a completed application form. The scholarship is renewable annually with new auditions. The award stipulates that recipients must participate in University theatre productions and organizations.

Theatre Performance Scholarship A performance scholarship is recommended by the University of Sioux Falls Communication Studies & Theatre Department faculty to students who are Communication Studies & Theatre majors. An audition and application is required. These awards are given without regard to financial need and recipients must participate in University theatre productions and organizations.

Athletic Participation Scholarship The University of Sioux Falls offers a number of Athletic Participation Scholarships to selected male and female students with outstanding athletic ability. These scholarships vary in amount and are awarded annually, based on the talents of the individual. Renewal is dependent upon the judgment of the coaches and maintaining standards of eligibility.

Endowed Scholarships

The University of Sioux Falls has received generous designated funds from friends, alumni and businesses with the purpose of establishing endowed scholarships. Some of these scholarships are awarded according to certain stipulations. From the information supplied on endowed scholarship applications and applications for financial aid, USF awards these scholarships:

American Association of University Women Endowed Scholarship	Dr. Firman A. Early Memorial Scholarship	Harold W. Lackey Endowed Scholarship
Ames Memorial Scholarship	Mr. and Mrs. J.G. Eddy Memorial Endowed Scholarship	Harold W. and K. Lorette Lackey Scholarship
Marjorie J. Anderson Endowed Scholarship	Edwards Family Scholarship	A.O. and Margaret Larsen Endowed Scholarship
Dr. Waldo and Donna Anderson Endowed Scholarship	Egger Steel Company Scholarship	Chong Hi Lee Memorial Scholarship
John Aning Memorial Trustee Scholarship	William and Helga Eichel Endowed Scholarship	Opal Leonard Speech and Theatre Memorial Endowed Scholarship
Bailey-Wyoming Endowed Scholarship	Ronald A. Eiesland Endowed Athletic Scholarship	John and Linda Lillibridge Endowed Scholarship
Harold and Bertha Ballenger Memorial Scholarship	Ferguson Endowed Scholarship for Religion or Music	Tom and Cindy Lillibridge Endowed Scholarship
Ella Lillibridge Barron Speech, Drama & Forensics Memorial Scholarship	Fett Health Science Scholarship	Wayne W. Loftis Memorial Scholarship
Gretha Bates-Marlin Scholarship	Reuel Clark and Eva Wood Finley Endowed Scholarship	Barrett Lowe Memorial Scholarship
Leon and Darline Thole Bill Endowed Scholarship	Wilber J. and Joann L. Fitch Endowed Scholarship	George L. Macha Business/Trustee Scholarship
Clara Blatherwick Memorial Scholarship	Mary Goldenstein Foster Speech Scholarship	Louise E. MacKay Memorial Scholarship
Ballard and Joyce Blount Endowed Scholarship	Ruth Fredrikson Endowed Scholarship	Leola Marshall Memorial Scholarship
Earl and Betty Bonacker Endowed Scholarship	Friends Endowed Scholarship	Gene Mashek Memorial Endowed Scholarship
Boyd Volleyball Scholarship	Lysle H. Gaffin and Mary L. Gaffin-Wagner Endowed Scholarship	Robert N.W. Masterson Memorial Endowed Scholarship
Lenore S. Brady Memorial Scholarship	Ruth M. Garhart Memorial Music Scholarship	Kenneth and Jo Ann Mattheis Endowed Music Scholarship
JoAnn and Kurt Brenner Endowed Scholarship	Richard M. and M. Louise George Memorial Scholarship	Evelyn McKillop Endowed Elementary Education Scholarship
Dr. Lee Bright Memorial Scholarship	Gibbon Baptist College Memorial Scholarship	James O. McLellan Memorial Scholarship
Gertrude Bryan-Grim Memorial Scholarship	Gary and Dr. Donna Goldammer Endowed Education Scholarship	Loretta Braese Merrill and James J. Merrill Endowed Scholarship
Guildford D. Bryan Memorial Scholarship	Alfred M. and Faye Gowan Memorial Endowed Scholarship	Mid-American Baptist Churches Scholarship
Lena Bryan Memorial Scholarship	Grand Island College Foundation Scholarship	Adam Bruce Millikan Memorial Endowed Scholarship
Joseph and E. Vicky Burcham Endowed Scholarship	Mamie and Vernon Gretschnann Memorial Scholarship	Mitchell, SD First Baptist Church Memorial Scholarship
Nettie Belle Butler Memorial Scholarship	Phyllis E. Griffin Memorial Scholarship	Annadell Morgan Memorial Scholarship
Stephen and Viola Butler Memorial Scholarship	David S. and Paul B. Haram Memorial Scholarship	Mabel Mortensen Memorial Scholarship
Viola C. Chase Endowed Scholarship	Tom Harkison Memorial Scholarship	Leonard and Irene DeSchepper Munson Endowed Scholarship
Dave and Mary Jo Christensen Endowed Scholarship	Dr. Alvin and Evella Harsch Christian Service Scholarship	Dean and Beverly Nelson Endowed Scholarship
Jason Christensen Memorial Scholarship	Sammie I. Hasegawa Endowed Scholarship	Oliver and Lillian Nelson Memorial Scholarship
Christenson Adult Learner Scholarship	Melvin C. and Laura C. Haugse Endowed Scholarship	Oliver and Lillian Nelson Trustee Scholarship
Christian Ministry Scholarship	Dr. Allen Herrboldt Endowed Business Scholarship	Newport Endowed Scholarship
Rev. J. Clyde and Mary E. Clark Endowed Scholarship	John E. and Ina Goff Hiigel Endowed Memorial Scholarship	Clifford Nickerson Endowed Scholarship
Philip G. and Joan M. Clark Endowed Scholarship	Ethel Hildebrand Memorial Health Science Scholarship	Dr. Janet L. Norberg Endowed Scholarship
Class of 2005 Endowed Scholarship	Roy W. Hodges North Dakota Memorial Scholarship	Paul L. and Stanley A. Norberg Athletic Scholarship
Carolyn Cleveland Endowed Scholarship	Ernest V. Hoffman Endowed Scholarship	Gary Olson Athletic Leadership Award Endowed Scholarship
George Collins Drama & Speech Memorial Scholarship	Cyril and Edna Horn-McGowan Iowa Memorial Scholarship	Robert Olson Memorial Scholarship
J.D. Coon Memorial Scholarship	House Endowed Scholarship	Dr. Ernest Sterling Palmerton Memorial Scholarship
A.J. Cooper Memorial Scholarship	Tony L. and Kathleen Houseman Endowed Scholarship	Frank Patterson Endowed Scholarship
Barbara Dodson Cota Endowed Scholarship	Wesley and Verla Husman Memorial Scholarship	Gail Patterson Endowed Scholarship
Cougar Athletic Foundation Endowed Scholarship	Jean and Dan Hylland Family Endowed Scholarship	Dr. Perry W. Patterson Theatre Scholarship
Dale and Hazel Cramer Memorial Scholarship	Helen Kasten Jensen Endowed Memorial Scholarship	Raymond Arthur Paul and Marie Priscilla Luellah Paul Endowed Scholarship
Bob & Lois Crandall Endowed Scholarship	Bernice Stier Jones Communication Studies and Theatre Endowed Scholarship	Scott Pennock Memorial Scholarship
Olive and John Cressey Memorial Scholarship	Steven Kamm Memorial Scholarship	Belle Bryan Peterson Memorial Scholarship
Danish Baptist Scholarship	Robert C. King Memorial Music Scholarship	Merton Peterson Memorial Scholarship
Barbara Hughes Dappen Memorial Endowed Scholarship	Helen Knipping Endowed Music Scholarship	Margaret Pink Memorial Scholarship
Donald and Cara Lee Davis Endowed Scholarship	Koch Hazard Architects Endowed Scholarship	Lillie Porter-Bryan Memorial Scholarship
Barry Davison Memorial Scholarship	Leonard V. Kowalski Memorial Music Endowed Scholarship	Bernice Ptacek Endowed Scholarship
DeGroot Family Endowed Scholarship	Ernest and Laura Krueger Memorial Trustee Scholarship	Raven Industries Endowed Scholarship
Abel and Norma DeGroot Trustee Scholarship	Ernest and Laura Krueger Natural Science and Math Scholarship	Reader's Digest Foundation Endowed Scholarship
Ray and Pearl DeKramer Athletic Scholarship	Reuben and Vera Kruschwitz Memorial Scholarship	Martha and Milo Rice Memorial Scholarship
Dakota Corps Endowed Scholarship		Rock Springs First Baptist Endowed Scholarship
Mary Ann Dennis Endowed Scholarship		
Des Moines University Foundation Scholarship		
Freda Dirksen Memorial Scholarship		
Viola Doty Memorial Scholarship		

Endowed Scholarships continued

Rodriguez Christian Mission Scholarship	Somerset-Minnesota Trustee Scholarship	Van Ausdall Memorial Scholarship
Henry R. Roose Memorial Scholarship	Lawrence J. Sonneman and Laurelle A. (Backer) Sonneman Endowed Memorial Scholarship	Robert E. Van Demark Scholarship
Robert G. and Torstein H. Rossing Endowed Scholarship	H. Almeda Sorenson Memorial Scholarship	Mabel Van Wickle Memorial Scholarship
Rowe/Hinkel Leadership Scholarship	Edna M. Spencer Scholarship	Dr. Helen V. Van Zante Scholarship
Glenna Rundell Endowed Scholarship	Dr. Fred and Mary Stahmann Endowed Scholarship	Fred and Ruth Bryan Venhauer Memorial Scholarship
Betty R. Rust Music Scholarship	Dr. Ed Stevens Memorial Scholarship	Karen Smit Veninga Scholarship
Elmer Rustad Athletic Scholarship	A.O. and Lillian Stewart Memorial Scholarship	Rodney and Karen Viotor Endowed Scholarship
Max and Lorraine Rysdon Trustee Scholarship	Florence E. Stewart Memorial Scholarship	John T. Vucurevich Scholarship
Salsbury Foundation Scholarships	Doris Marie Strom Women's Musical Endowed Scholarship	Walker Adult Learner Endowed Scholarship
Paul Scaringi Endowed Scholarship for Religious Studies	Everett Sugarbaker Memorial Scholarship	James S. and Floretta M. Ward Endowed Scholarship
William and Shirley Schaper Endowed Music Scholarship	Marian Sullivan Endowed Scholarship	Wear Family Endowed Scholarship
Wayne and Lucile Schmitz Endowed Scholarship	Elmer Taylor Endowed Scholarship	Amos Weaver Memorial Scholarship
Fred and Mary Schwabenland Memorial Academic Scholarship	Clara Terry Memorial Trustee Scholarship	Dr. Frank R. Weaver Pre-Med/Pre-Dentistry Endowed Scholarship
Fred and Mary Schwabenland Memorial Trustee Scholarship	Robert and Clara Terry Christian Ministry Scholarship	Whisler Family Endowed Scholarship
John Freeman and Dorothy Borrow Shaw Endowed Scholarship	Robert A. Thomason Endowed Scholarship	Barbara M. White Endowed Scholarship
George L. and Doris M. Shaw Memorial Scholarship	Larry Terveen Memorial Endowed Scholarship	Nicholas and Emma Wik Memorial Scholarship
Jeanie Sherman Memorial Scholarship	Ralph and Kathleen Tingley Endowed Scholarship	Mary L. Wilkes-Hull Endowed Scholarship
Dorothy "Dot" Sikorski Endowed Scholarship	Fern E. Tolliver Memorial Scholarship	Wolitsarsky Family Endowed Scholarship
Helen Beede Sill Scholarship for English	M. Lucille Burgett Trautner Memorial Scholarship	Sam and Lucille Woltzen Memorial Scholarship
Singer Speech and Theatre Scholarship	Trent Baptist Church Endowed Scholarship	Fern Gray Wood Memorial Scholarship
Sioux City First Baptist Scholarship	United Christian and Baptist Scholarship of Kalona, IA	Merle Woodden Memorial Scholarship
Sioux Falls Construction Endowed Scholarship	USF Alumni Scholarship	Karen Ann Yeager Drama Scholarship
	USF Endowed Scholarship	Thomas E. Zbornik Endowed Scholarship
	USF Vocational Ministry Scholarship	

Cash Scholarships

The University of Sioux Falls receives cash scholarships from organizations, friends, alumni and businesses. These cash funds are used to aid students selected by the University or are awarded directly to individuals by the organization. Recent funds received have been provided by:

Mary L. Aden Cash Scholarship Fund	Leonard and Irene DeSchepper Munson Cash Scholarship	Lost Boys of Sudan Scholarship
American Baptist Women Ministries Scholarships	Edwards Family Cash Scholarship	Tristen Larson Merriman Memorial Cash Scholarship
Availability Employment/Loftesness Adult Learner Scholarship	First Premier Bank Scholarship	Mid-American Baptist Area IV Cash Scholarship
Reno C. Bertsch Memorial Cash Science Scholarship	Gary and Dr. Donna Goldammer Family Cash Scholarship	Adam Bruce Millikan Cash Scholarship
Herb Blakely Memorial Scholarship Fund	Jolaine Wollman Gerlach Cash Scholarship	Nelson & Nelson Accounting Cash Scholarship
Earl and Betty Bonacker Cash Scholarship	Tim and Glenda Glasser Cash Scholarship	Gary Olson Athletic Leadership Award Cash Scholarship
Center for Women Scholarship	Faye Gowan Commitment to Services & Education Scholarship	Perkins Family Restaurant Cash Scholarship
Philip G. and Joan M. Clark Cash Scholarship	Jon E. Hansen Memorial Cash Scholarship	Rotary Club of Sioux Falls Cash Scholarship
Coldwell Banker Cash Scholarship	Roger Harper Cash Scholarship	Scheels Cash Scholarship
Convencion Regional Bautista Dios Con Nostros Student Scholarship	HSBC Card Services Scholarship	Al Schoeneman Cash Scholarship
CoTrust Bank Scholarship	Humanitarian Cash Scholarship	South Dakota Bankers Association Cash Scholarship
Dacotah Bank Business Scholarship	Bernice Stier Jones Communication Studies & Theatre Cash Scholarship	Gordon and Dee Stewart Cash Scholarship
Dakota Corps Cash Scholarship	LAR Faculty Award for Liberal Thought and Expression	Marian Sullivan Youth Ministry Cash Scholarship
Barbara Hughes Dappen Memorial Cash Scholarship	Elvira G. Larson Scholarship	Ray and Margaret Swift Athletic Scholarship Fund
Daughters of the American Revolution (DAR) Scholarship	Thomas R. "Dick" and Arlene Long Cash Scholarship	USF Community Reinvestment Act Scholarship
DeGroot Family Scholarship	Larry Lord Math Cash Scholarship	USF Freshman Business School Cash Scholarship
Mary Ann Dennis Cash Scholarship		USF Scholarship Fund
		Wells Fargo Financial Bank Scholarship
		Xcel Energy Scholarship for Math & Science

Foundations & Trusts

Foundations and trusts provide funds to be awarded to students as financial assistance. Those providing aid to students at the University of Sioux Falls include:

Hatterscheidt Foundation Inc. Educational Scholarship	Lackey Trust Scholarship	Walnut Street Baptist Church Trust
Hayward Trust	Sioux Falls Area Community Foundation	
Dorthea E. Howard Trust	University of Sioux Falls Foundation	

Federal Financial Aid

Federal Pell Grant

A student applies for this grant annually by completing a FAFSA. Eligibility is determined by the federal government and conveyed to the USF Financial Aid Office. Award amounts vary based on each student's need and enrollment status.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The federal government allocates monies to institutions to award SEOG grants to exceptionally needy students. Priority must be given to Pell Grant recipients. Since the funds are limited, the federal aid application must be received by the federal processor prior to the March 1 priority deadline.

Federal Academic Competitiveness Grant (ACG)

A student applies for this grant by completing the FAFSA. Students eligible for this grant must be receiving a federal Pell Grant, be in their first or second year of academic study and have completed a rigorous secondary school program of study (as defined by the Department of Education) after January 1, 2005. Students in their second year of study must have a minimum 3.0 GPA. Award amounts are up to \$750 per year for first-year students and up to \$1,300 per year for second-year students.

Federal National Science and Mathematics Access to Retain Talent (SMART) Grant

A student applies for this grant by completing the FAFSA. Students eligible for this grant must be attending full time, receiving a federal Pell Grant, be in their third or fourth year of academic study and maintain a 3.0 CGPA. Students eligible for this grant must be majoring in physical, life or computer science, engineering, mathematics, technology or a critical foreign language. Certain majors at USF qualify students for this grant. Award amounts are up to \$4,000 per year.

Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant

The TEACH program provides funds to students who are planning to complete course work that is required to begin a career in teaching and who agree to teach full-time for at least four years. Students must teach as a highly qualified teacher, at a school servicing low-income students and in a high-need field. Those four years of teaching must be completed within eight years after ceasing to be enrolled or graduating. This teaching requirement is known as a service obligation. Students must file FAFSA in order to be eligible for the TEACH Grant, however, the grant is not need-based. If students do not fulfill the service obligation, the grant turns into an Unsubsidized Direct Stafford Loan. Maximum awards are \$4,000 per year. Undergraduate and graduate students are eligible.

Federal Perkins Loan

This loan program is awarded to students who show need through the financial aid application process. The federal funds are loaned by the University of Sioux Falls. Interest and repayment begin nine months after the student ceases to be enrolled at least half-time. Funds are limited, and therefore awarded, to students who file the FAFSA to the federal processor prior to the March 1st priority deadline.

Federal Subsidized Stafford Loan

The Subsidized Stafford Loan Program is a low interest loan made to students by a private lender such as a bank or credit union. The interest rate is adjusted every July 1. Interest is paid by the Federal government until repayment begins. Repayment begins six months after the student ceases to be at least a half-time student.

Loan eligibility is determined by the need calculated through the federal aid FAFSA application process. Annual loan maximum is based on the grade level of the borrower.

Freshman	(0-23 credits)	\$3,500
Sophomore	(24-59 credits)	\$4,500
Junior	(60-89 credits)	\$5,500
Senior	(90+ credits)	\$5,500
Graduate		\$8,500

The total outstanding Federal Stafford Loan debt limit for a dependent undergraduate student is \$23,000. The total for graduate or professional study is \$65,500, including any loans borrowed at the undergraduate level.

Federal Unsubsidized Stafford Loan

This program was established to allow all students who apply for federal financial aid to be eligible for a loan regardless of financial need. Loan limits are the same as the Federal Subsidized Stafford Loan with one exception. Interest begins to accrue as soon as the first disbursement is made. Repayment of the loan begins six months after the student ceases to be at least a half-time student. The interest rate is adjusted every July 1.

Additional Federal Unsubsidized Stafford Loan

Dependent students are eligible for \$2,000 of additional Unsubsidized Stafford Loan regardless of financial need. Independent students who have borrowed their annual maximum through the Stafford program, or dependent students whose parents are unable to secure a parent PLUS loan, are also eligible to borrow an Additional Unsubsidized Stafford Loan. Amounts are restricted to the cost of attendance minus all other financial aid with maximums of \$6,000 for the first and second years and \$7,000 for the third year and all further undergraduate years. Students in a graduate program of study are eligible for a maximum of \$12,000. The same provisions apply as with the Federal Unsubsidized Stafford Loan.

Federal Parent Loan for Undergraduate Students (PLUS Loan)

This is a non-need-based loan taken out by the parent on behalf of the student. Loan amounts are limited to the cost of attendance less any financial aid. The parent borrower must complete a credit application and be creditworthy. The interest rate is fixed at 8.5 percent. Repayment begins within 60 days of final disbursement, however, deferment options are available upon request to the lender. USF does not require a parent to complete the FAFSA in order to borrow a PLUS loan.

Federal Graduate PLUS Loan

Students in a graduate program of study may apply for loan funds through the Graduate PLUS Loan program. This is a non-need-based loan taken out by the student on their own behalf. Students interested in this loan are required to complete the FAFSA, complete a credit application, and be creditworthy. Loan amounts are limited to the cost of attendance, less any financial aid. Interest rates are fixed at 8.5 percent. The same provisions apply as the Federal Parent PLUS Loan.

Federal Work-Study Program

The Federal Work-Study Program provides part-time jobs for students who apply for federal financial aid. The total award depends on the student's need as determined by the FAFSA and the amount of money the school has received for the program. Students are able to secure on-campus jobs with extremely flexible work hours. Funds are limited, and therefore, work eligibility is awarded to students who file the FAFSA to the federal processor prior to the March 1st priority deadline.

Summer Financial Aid/Employment

Depending upon the availability of federal funds, some loans, grants and employment may be offered during the summer. Students must request funds by completing the institutional application and the family needs analysis through the FAFSA. Some loans and employment during the summer can affect aid for the following academic year. Consult the USF Financial Aid Office for the options that work best for you.

Other Types of Financial Assistance

Private, Non-Federal Loan Assistance

Various lenders make private, alternative loans available to students. These loans offer low interest, do not require payment while in school, and offer options for length of repayment. These loans are credit-based and may require a creditworthy co-signer. A list and descriptions of these types of loans may be obtained from the USF Financial Aid Office.

Off-Campus Employment

A large number of Sioux Falls businesses list part-time jobs with the USF Career & Disability Services Office. In a city the size of Sioux Falls (more than 150,000 population), University of Sioux Falls students have numerous opportunities for employment.

Monthly Payment Plan

Many families prefer to pay by the month rather than by the semester. The University of Sioux Falls offers a monthly payment service through FACTS management company. The payment plan is a no-interest option which does require a set-up fee. Applications are available online at the University's website (www.usiouxfalls.edu).

Satisfactory Academic Progress Policy

Federal regulations require that a student maintain satisfactory academic progress toward the completion of a degree program in order to receive Title IV Federal financial aid. Title IV funds include the Federal Pell Grant, Federal SEOG, Federal ACG, Federal National SMART Grant, Federal TEACH Grant, Federal Perkins Loan, Federal Work-Study, Federal Subsidized Stafford Loan, Federal Unsubsidized Stafford Loan, Federal PLUS Loan, and Federal Graduate PLUS Loan. Checking satisfactory progress involves a measurement of the student's performance **qualitatively**, through grade point average, and **quantitatively**, through successful completion of credit hours attempted. A third area looks at the **maximum credit hours** attempted for a student to earn a degree.

Satisfactory academic progress for financial aid eligibility is evaluated separately from the institution's academic policies. Students who fail to maintain satisfactory academic progress **will have their financial aid suspended**.

A student must maintain ALL THREE STANDARDS listed below in order to remain eligible for Federal Title IV financial aid.

1. Grade Point Average: A student must maintain a minimum cumulative grade point average according to his/her current grade level:

Freshman	(0-23 credits)	1.50
Sophomore	(24-59 credits)	1.75
Junior	(60-89 credits)	2.00
Senior	(90+ credits)	2.00
Graduate		3.00

A review of the student's cumulative GPA takes place at the end of each semester. A student is placed on probation at the end of a semester if he or she fails to maintain the required cumulative GPA.

Financial Aid GPA includes all coursework, including grades excluded by academic amnesty. If this GPA is below the standard while on probation, the student's financial aid eligibility will be suspended. (*See appeal process.*)

2. Completion Rate: A student must complete with a passing grade (A, B, C or D) at least 70 percent of the credits attempted in one year. A review takes place at the end of the spring semester and encompasses the preceding 12-month period (summer sessions, fall, Interim and spring semester) including terms in which a student did not receive Title IV aid. If a student is not enrolled the entire period, progress is measured only for the applicable term(s).

"Credits attempted" is defined as the number of hours (regular and remedial) for which a student is registered after the final add/drop date (generally two weeks or less after the semester begins). Courses that are repeated are counted toward the total credits attempted. Grades of "F" (failure), "I" (incomplete), "W" (withdraw), and "NC" (no credit) will count as credits attempted but not satisfactorily completed. Students who do not maintain the 70 percent completion standard will have their financial aid eligibility suspended. (*See appeal process.*)

3. Maximum Attempted Credits: The University of Sioux Falls has established a limit on the maximum number of credit hours **attempted** for which a student may receive Title IV financial aid. All credits attempted, including transfer hours, repeated hours and those for which the student received no financial aid are included in the total. (Remedial coursework hours are excluded.) The maximum number of credits is based on the degree pursued.

Type of Degree Pursued	Maximum Credit Hours Attempted
Associate's	96
Bachelor's	192
Master's	50

A student exceeding the maximum number of credit hours allowed for the intended degree program will not be eligible to receive Title IV financial aid. (*See appeal process.*)

Appeal Process of Financial Aid Suspension

Students who fail to maintain satisfactory academic progress will be notified via certified mail and may appeal the suspension of their financial aid eligibility. Students must request a **Financial Aid Appeal Form** from the Financial Aid Office. All appeals must include an unofficial copy of the student's most recent academic transcript. Students must submit an appeal prior to the date listed on their suspension letter. Appeals will be dealt with on a case-by-case basis by the Financial Aid Appeals Committee. All students filing an appeal will be notified in writing of the committee's decision.

Reinstatement of Eligibility

A student whose appeal is denied or who chooses not to appeal can reestablish eligibility by enrolling at his or her own expense and successfully completing 12 credits with a 2.00 GPA or higher. The student should then provide an academic transcript and written letter of appeal to the Financial Aid Office and request reinstatement of aid eligibility.

Students who have lost their eligibility for an Honors or Academic Scholarship have the chance to reinstate that scholarship by increasing their CGPA to the required level of eligibility. At the point their CGPA has increased to that level, the student may submit a written letter of appeal and academic transcript to the Director of Financial Aid for consideration of reinstatement.