In an effort to keep you informed regarding updates and changes on student financial aid, we will periodically send a financial aid newsletter to all students. Please take the time to read the information below, as it includes many valuable resources pertaining to your student financial aid for 2019-2020 and 2020-2021. We will continue to send newsletters as important information becomes available. Our goal is to receive your feedback which will empower us to serve you better and be more effective with the hopes of making our students’ financial aid process easier.

Ms. E. Jones, Director

Important Dates

September 6, 2019 — Last Day to Drop a Course with a “W”
September 27, 2019 — Last Day to Remove an “I”
September 30, 2019 — Professional Judgment Form Deadline
October 8, 2019 — Founders Day Convocation
October 14-15, 2019 — Contingency Days
October 16, 2019 — Financial Aid Awareness Day
October 18, 2019 — Mid-Semester Evaluations Due
November 1, 2019 — Last Day to Petition a “W” in a course (Drop a Course)
November 4-8, 2019 — Registration for Spring Semester and Summer
November 9, 2019 — Comprehensive Exams for Seniors
November 15, 2019 — Last Day to Officially Withdraw from Xavier
November 27-29, 2019 — Thanksgiving Holidays
December 2, 2019 — Late Registration Begins & Last Class Day Before Finals
December 3, 2019 — Quiet Day
December 4-11, 2019 — Final Exams
December 13, 2019 — Final Grades Due (Noon)

Dynamic Forms — A New Way to Submit Financial Aid Documents
1. Log Into MyXULA
2. Your Login credentials are the same as Brightspace
3. Select menu at top left corner of screen
4. Click eForms
5. Scroll and select which document you are trying to submit

Join EAB App For Important Information and Updates!!!

How to Download App:
1. Open Google Play Store or Apple App Store
2. Search Navigate Student
3. Download!!

Online FAFSA Available $$$

IRS Data Retrieval Tool Will Be Available

BEGIHNING OCTOBER 1, 2019
In order 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 courses (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.

Parent PLUS Loan Notification

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.studentloans.gov and the credit result must be approved.

There is no need to decline this offer on the student’s Banner Web account because these funds are not calculated into the actual award unless the XULA Financial Aid Office has received a notification from the Department of Education that the loan has been approved. The XULA Financial Aid Office will run a cancellation process after the 14th class day of each semester to remove all offered Direct Parent PLUS Loans that do not have a PLUS Application on file with the federal government’s Department of Education.

To Request the Parent PLUS:

- Go to studentloans.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 Certification 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 Certification 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:
   - Call Direct Loans at 1-800-557-7394.
   - Appeal online at studentloans.gov
2. Pursue the PLUS with an endorser (cosigner):
   - Complete online at studentloans.gov
3. Student requests additional unsubsidized loan in lieu of the PLUS:
   - 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.