

Financial Information

- 27** *Residency Requirements*
- 29** *Tuition and Fees*
- 30** *Special Class Fees*
- 33** *Refunds*
- 34** *Financial Aid*
- 35** *Types of Financial Aid and Major Programs*



Residency Requirements

Residency classification policies

The Arizona Board of Regents is required by law to establish uniform guidelines and criteria for classifying students' residency to determine those students who must pay non-resident tuition. The following is a summary of the guidelines used to determine residency for tuition purposes. A complete explanation of the Arizona Board of Regents' residency classification policies is available in Registration Services, University Center Building 120.

To obtain resident status for tuition purposes, independent students must establish their residence in Arizona at least one year immediately before the last day of regular registration for the semester in which they propose to attend ASU West. Arizona residence is generally established when individuals are physically present in the state with the intention of making Arizona their permanent home.

Mere physical presence in Arizona for one year does not automatically establish residency for tuition purposes. Adult students and emancipated minors must be physically present in Arizona for one year, be self-supporting for two full tax years, and show objective evidence of their intent to make Arizona their permanent home. If these steps are delayed, the one-year period is extended until both presence and intent have been demonstrated for one full year. In addition to physical presence and intent, the student must demonstrate financial independence for the two tax years immediately preceding the request for resident classification. The student must demonstrate

objective evidence of self-support and that he/she was not claimed as an income tax deduction by his/her parents or any other individual for two years. An adult student is defined as being at least 18 years of age at the beginning of the domicile year.

No person is considered to have gained or lost resident status merely by attending an out-of-state educational institution.

Aliens. Students who are aliens are subject to the same requirements for in-state residency as are U.S. citizens. In establishing domicile, aliens must not hold a visa that prohibits establishing domicile in Arizona.

Exceptions to the general residency rule

Students may be eligible for resident status for tuition purposes if they can meet one of the following criteria on or before the last day of regular registration.

Legal dependents. If a student and his or her parents reside in Arizona and have not met the one-year residency requirement but the parents are entitled to claim the student as a dependent for federal and state tax purposes, the student may be eligible for resident status for tuition purposes.

Transferred employees. If students are domiciled in Arizona and have not met the one-year residency requirement but are employees or spouses of employees who have been transferred to Arizona by their employers for employment purposes, the students may be eligible for resident status for tuition purposes.

Members of the military. If students are not domiciled in Arizona but are members of the U.S. Armed Forces stationed in Arizona or are the spouses or dependent children of a member (as defined in A.R.S. § 43-1001), the students may be eligible for resident status for tuition purposes. If military service is concluded while they are enrolled, students do not lose resident status while they are continuously enrolled in a degree program.

If individuals are domiciled in Arizona immediately before becoming members of the U.S. Armed Forces, they do not lose resident status because of their absence while on active duty with the military as long as they maintain Arizona affiliations and state tax filing status consistent with a claim to Arizona residence during their absence.

Native Americans. Students who are members of a Native American tribe whose reservation lies both in Arizona and an adjacent state and who are residents of that reservation may be eligible for resident status for tuition purposes.

Refugees. Refugees may qualify as in-state students by virtue of having been granted refugee status in accordance with all applicable laws of the United States and having met all other requirements for residence in Arizona.

Procedures for establishing residency status

All students are responsible for obtaining residency classification for tuition purposes before registering and paying their fees. This procedure requires students to complete and file a domicile affidavit form. This form is required of all new and returning students as part of the admission or readmission process.

Students classified as nonresidents, who believe they may qualify for resident status, must file a petition with Registration Services. This petition must be filed by the last day of regular registration. Petitions may be obtained from Registration Services and may be submitted through that office. A student seeking resident status must also file supporting documentation, such as source(s) of support, driver's license, voter's registration, vehicle registration, etc. Students whose residency petitions are in process at the fee payment deadline are responsible for paying nonresident tuition. However, an appropriate refund is issued if residency is later granted for that semester.

Any student found to have made a false or misleading statement concerning residency or tuition status is subject to dismissal from the university.

Failure to file a timely written petition for reclassification of residency status for tuition purposes constitutes a waiver of the student's right to apply for the given semester. Petition deadlines are published each semester in the *ASU West Schedule of Classes*.

Residency classification is an extremely complex issue. The information presented here is a summary and does not address each individual's situation; therefore, students are encouraged to make a personal visit to Registration Services to discuss their individual circumstances. Guidelines for determination of residency for tuition purposes are subject to review and change without notice. For more information, call Registration Services, (602) 543-8203, or visit www.west.asu.edu/registrar/residency.htm.

Tuition and Fees

Fees, deposits, and other charges

The following fees apply to both credit and noncredit (audit) registrations and are subject to change. The Arizona Board of Regents reserves the right to change fees and charges without notice. The current semester *ASU West Schedule of Classes* generally reflects the up-to-date fee amounts.

Academic year resident tuition and nonresident tuition

The resident tuition and nonresident tuition for fall and spring semesters are shown in the “2001-2002 Resident and Nonresident Tuition” table. The amounts listed are per academic semester. “Resident tuition” refers to the charge assessed to all resident students who register for classes at ASU.

“Nonresident tuition” refers to the charge assessed to nonresident students, as established in *Arizona Board of Regents’ Policy 4-102*.

For information on in-state versus out-of-state residency classification, see “Residency Requirements” on page 27.

Resident students registered for seven or more hours are considered full-time for fee payment purposes. The rate for one hour is charged if the student is registered for a one-hour or a zero-hour class.

Summer sessions fees. The 2002 registration fee for credit or audit enrollment is \$126 per semester hour for all courses. See the *Summer Sessions ASU West Schedule of Classes*.

2001-2002 Resident and Nonresident Tuition*

Semester Hours	Resident Tuition	Nonresident Tuition
0-1	\$ 126	\$ 428
2	252	856
3	378	1,284
4	504	1,712
5	630	2,140
6	756	2,568
7	1,206	2,996
8	1,206	3,424
9	1,206	3,852
10	1,206	4,280
11	1,206	4,708
12 or more	1,206	5,139

* Tuition is subject to change for 2002-2003. In addition to tuition, students are charged for other fees (e.g., special class fees and student aid trust fee).

Special class fees. Certain university classes require payment of fees for materials, breakage, rentals, supervision and/or other related expenses. These fees are listed in the Special Class Fee table on page 30. Since fees change or are sometimes added to, or deleted from the list, students should consult the *ASU West Schedule of Classes* for current fees.

Student Aid Trust fee. All students must pay a Student Aid Trust Fee. Full-time (seven or more hours) students are charged no more than one percent of the current registration fees. The fee for students enrolled in six or fewer hours is half that charged full-time students. The total summer sessions fee does not exceed the amount for a full-time student. Fees collected from students are matched by the State of Arizona and used to create a Student Aid Trust Fund, from which student grants are awarded under the usual financial aid eligibility criteria.

ASU WEST SPECIAL CLASS FEES

Course	Fee
ART 301 Photography II	\$25
ART 304 Advanced Photography	25
ART 314 Life Drawing II	20
ART 315 Life Drawing III	20
ART 325 Figure Painting	20
ART 414 Advanced Life Drawing	20
ART 425 Advanced Figure Painting	20
ART 598 ST: Life Drawing	20
ART 598 ST: Figure Painting	20
BIO 100 The Living World	25
BIO 187 General Biology I	25
BIO 188 General Biology II	25
BIO 301 Field Natural History	10
BIO 310 Special Problems/Techniques	25
BIO 361 Animal Physiology Laboratory	25
BIO 370 Vertebrate Zoology	25
BIO 385 Invertebrate Zoology	25
BIO 386 General Entomology	25
BIO 471 Ornithology	25
BIO 473 Ichthyology	25
BIO 474 Herpetology	25
BIO 480 Methods of Teaching Biology	10
BLE 401 Teaching Science and Social Studies	10
BLE 478 Student Teaching	25
BLE 496 Field Experience	10
CHM 113 General Chemistry	25
CHM 115 General Chemistry w/Qualitative Analysis	25
CHM 335 General Organic Chemistry Laboratory I	25
CHM 336 General Organic Chemistry Laboratory II	25
COM 484 Internship	5
DCI 396 Field Experience I	10
DCI 397 Field Experience II	10
ECD 496 Field Experience	10
EED 320 Teaching Science to Children	10
EED 401 Teaching Science and Social Studies	10
EED 478 Student Teaching	25
EED 496 Field Experience	10
EED 578 Student Teaching	25
GLG 111 Geological Disasters and the Environment Lab	10
HES 301 Adult Fitness	20
HES 302 Adult Fitness	20
HES 303 Adult Fitness	20
HES 394 ST: Group Fitness	20
IAP 352 Seeing and Drawing	20
IAP 353 Contemporary Figure Drawing I	20
IAP 453 Contemporary Figurative Painting	20
IAP 455 Contemporary Figure Drawing II	20

Course	Fee
IAP 494 ST: Life Drawing	\$20
IAP 598 ST: Life Drawing	20
IAP 598 ST: Figure Painting	20
LSC 346 Zoo Biology	25
LSC 365 The Human Organism	10
PLB 300 Comparative Plant Diversity	25
SED 478 Student Teaching	25
SED 496 Field Experience	10
SED 578 Student Teaching	25
SPE 478 Student Teaching	25
SPE 496 Field Experience	10

Arizona Students' Association (ASA) fee. The Arizona Students' Association is a non-profit, higher education, advocacy organization that represents Arizona public university students to the Arizona Board of Regents, State Legislature, and U.S. Congress. During 1997, students at the state universities voted to change the mechanism for funding the ASA to a \$1 fee, which will be charged to each student each semester. Any refunds for this fee will be provided through ASA Central Office at (480) 966-6358.

Student Recreation Complex fee. All students (except university employees) who take at least one class at ASU Main must pay a mandatory Student Recreation Complex fee. Full-time (seven or more hours) students are charged \$25 per semester. Part-time students pay \$12 per semester and summer students pay \$2 per semester hour. See the current semester *ASU West Schedule of Classes* for further information.

Graduate Professional Program fees. Specialized fees adopted by the Arizona Board of Regents for selected graduate professional programs include School of Management Master of Business Administration effective for students admitted fall 1998 and beyond.

Late registration. A \$35 fee is assessed on registrations processed on or after the first day of each session. A \$35 administrative fee will be assessed on registration payments received after fee payment deadline but processed before the class enrollment purge.

Payment deadlines and methods

Payment deadlines. *Registration fees must be paid by the deadline dates and times indicated or the registration is voided.* A fee payment deadline is printed on all Schedule/Billing Statements and in the current semester *ASU West Schedule of Classes*.

Payment may be made by credit card (Visa, MasterCard, or Discover), debit card, cash, check, money order, or financial aid or by sponsored agencies.

SunDial. The SunDial system, at (480) 350-1500, allows students to make fee payments from any touch-tone phone, in addition to registering for classes and implementing drop/add. Fees can be paid from any touch-tone phone with available financial aid, debit cards, Visa, MasterCard, and Discover. Refer to the current semester *ASU West Schedule of Classes* for available dates and times, and further information about the SunDial system.

Checks. Checks payable for the exact amount of charges and without a restrictive endorsement are generally acceptable, except for students on check use suspension due to a previously returned check.

Debit/credit card. Debit card, VISA, MasterCard, or Discover payments are subject to authorization by the issuing bank. If authorization is denied, the registration payment cannot be processed and class registration will be lost.

Financial Aid. Students receiving financial aid may use their expected aid to pay tuition and fees. Students who wish to do so must

follow specified procedures. See the current *ASU West Schedule of Classes* for further information.

Returned checks. Checks returned by a bank are assessed a \$15 service charge with repayment needed within five business days of notification. A second \$12 service charge is made if the returned check is not repaid within this five-day period. Repayment of a returned check must typically be in cash.

Students paying tuition and fees with a check that is subsequently not honored by a financial institution are subject to involuntary withdrawal from the university if repayment is not made. All students involuntarily withdrawn are charged tuition and fees according to the standard refund schedule as of the involuntary withdrawal date, as determined by the university.

Other fees and charges

Admission application.

	Resident	Nonresident*
Undergraduate		
Degree	0	\$50
Nondegree	0	\$50
Graduate		
Degree	\$45	\$45
Nondegree	\$15	\$15

* Also includes resident students applying from out-of-state.

Admission application fees must be paid at the time of application. Graduate students must pay fees unless they have been enrolled as an ASU graduate student or paid the application fee within the past calendar year.

Transcripts. Official transcripts for currently enrolled students \$1 each
 Official transcripts for nonenrolled students \$5/1st copy

Additional copies ordered at the same time are \$1 each. Requests for official transcripts should be made at least two weeks in advance of the time desired.

Copies of educational records other than ASU West transcripts.

<i>Number of Pages</i>	<i>Total Charge</i>
1 to 5	Free
6 to 10	\$2
11 to 15	\$3

Copies of additional pages cost \$1 for each five pages copied.

Graduation application or reapplication.

Undergraduate	\$18
Graduate	\$25

A late fee of \$25 is added to the charge noted if not paid on or before the deadlines shown in the *ASU West Schedule of Classes*.

Sun Card (ID) card.

Replacement fee	\$15
-----------------------	------

Comprehensive examination. This fee is paid by all students seeking to establish credit by examination and is \$50 per semester hour.

Parking violations. Fines for parking violations range from \$10 to \$100. *Appeals of parking citations must be filed, within 14 calendar days from the issuance date, with the appeals officer and, after payment, may be further appealed to the Parking Citation Appeals Board.*

Delinquent financial obligations

Arizona Board of Regents' Policy 4-103,B, which applies to ASU, states the following:

1. Each university shall establish procedures to collect outstanding obligations owed by students and former students.
2. Each university shall maintain a system to record all delinquent financial obligations owed to that university by students and former students.

3. Students with delinquent obligations shall not be allowed to register for classes, receive cash refunds or obtain transcripts, diplomas or certificates of degree. The university may allow students to register for classes, obtain transcripts, diplomas or certificates of degree if the delinquent obligation is \$25 or less.

4. Unpaid obligations shall remain a matter of record until students and former students satisfy their financial obligations or until satisfactory arrangements for repayment are made with the university.

5. The university may write off delinquent financial obligations of students according to accepted accounting principles and after appropriate collection efforts. No such write-off shall operate to relieve the student of liability for the obligation nor shall such write-off entitle the student to release of any transcript, diploma or certificate of degree or to register for further university classes until such obligation is actually paid.

6. Each university shall include this policy in its bulletin or catalog.

A late charge of \$12 is made for any balances due the university not paid within 30 days of the initial due date, with a second \$12 late charge being made if these amounts are not paid within 30 days of the first late charge, and a third \$12 late charge is assessed if these charges are not paid within 60 days of the first late charge.

Refunds

Academic year resident tuition and nonresident tuition. Students withdrawing from school or individual classes receive a refund as follows:

<i>Withdrawal Date</i>	<i>Refund</i>
Before first day of the semester	100% less \$35
One through 7 calendar days . . . . .	.80%
8 through 14 calendar days . . . . .	.60%
15 through 21 calendar days . . . . .	.40%
22 through 28 calendar days . . . . .	.20%
After the 28th calendar day . . . . .	.none

Students receiving financial aid and attending the university for the first time will receive a prorata refund. The refund schedule provided above reflects the minimum amount of money that will be refunded to these students.

The exact dates of the refund schedule are listed in the current semester *ASU West Schedule of Classes*.

Withdrawal occurs on the calendar day that withdrawal is requested, either in person at a registrar site or by phone using SunDial, the ASU West touch-tone telephone system for registration and fee payment. Students withdrawing for medical reasons or other extenuating circumstances may contact the Student Accounts Office, University Center Building 101, for refunds that may be available under these circumstances.

Summer sessions fees. Students withdrawing from any summer session or individual summer classes receive a refund as follows:

<i>Withdrawal Date</i>	<i>Refund</i>
Before first day of the session	100%*
First and second days of session . . . . .	.80%
Third day of session . . . . .	.60%
Fourth day of session . . . . .	.40%
Fifth day of session . . . . .	.20%
After the fifth day of session . . . . .	.none

*A \$35 processing fee is subtracted per session.

Workshop and short courses. Students withdrawing from a workshop or short course prior to the first scheduled class day may receive a full refund minus a \$35 fee. Students withdrawing the first class day may receive an 80% refund. No refunds will be made after the first class day.

Special class fees. Refunds of special class fees are processed automatically if the related course is dropped during the first week of class. After the first week, refunds, if any, are determined by the department offering the course. Refund determination is based on withdrawal date, type of activity, and costs already incurred by the department.

Late registration. These fees are not refundable.

Student Recreation Complex fee.* This fee is refundable only upon complete withdrawal in percentage increments per the refund schedule.

*For those students taking one or more classes at ASU Main.

Admission application fee. This fee is not refundable.

Arizona Students' Association (ASA) fee. Any refunds for this fee will be provided through ASA Central Office at (480) 966-6358.

Student Aid Trust fee. This fee is not refundable.

Graduate Professional Program fee. Students withdrawing from school or individual classes receive a refund of Graduate Professional Program Fees in accordance with the tuition refund schedule.

Official transcripts. Overpayments by mail of \$5 or less are only refunded by specific request.

Graduation fee. Overpayments by mail of \$5 or less are only refunded by specific request.

Other university charges. Other university charges are normally not refundable, unless individual circumstances warrant.

Payment of refunds. When the last day of a refund period falls on a weekend or holiday, a withdrawal form must be submitted to one of the registrar sites no later than the workday

preceding the weekend or holiday. Refunds are normally paid by check and are mailed to the student's local address.

Forfeiture of refunds. Refunds are subject to forfeiture unless obtained within 90 days of the last class day of the semester for which the fees were originally paid.

Financial Aid

Pursuing a college education is an important life decision as well as a major financial investment. Financial Aid Services is committed to assisting students with meeting their college costs; however, the primary responsibility for financing a college education belongs to the students and their families. Financial assistance is available in the form of scholarships, grants, loans, and employment. Financial aid programs are funded by a variety of sources including the university, alumni, private foundations, individuals, and state and federal governments.

To be considered for financial aid, all students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available in paper form at any high school, college, or university or it can be completed on the web at www.fafsa.ed.gov. The FAFSA should be completed in January or early February preceding the academic year the student plans on attending ASU West. The priority date for submitting the FAFSA is February 15. Applications completed after the priority date are processed; however, students will be less likely to receive scholarships, grants and federal work-study due to funding limitations.

Upon receiving the FAFSA information, Financial Aid Services will send a letter to the student if any additional information is needed to complete the student's file. Additional information required could be documents such as copies of federal tax returns, proof of valid visa, or proof of registration with Selective Service. Students should read carefully all correspondence received. Once their files are complete, students will receive a Financial Aid Notification letter informing them about the types and amounts of financial assistance for which they are eligible. Additional information will also be sent to students regarding the disbursement of financial aid funds.

Students need to be aware of the responsibilities that are associated with receiving financial aid funds. It is the student's responsibility to notify Financial Aid Services of any changes in circumstances that may affect financial aid eligibility (e.g., loss of income, change in residency classification). Students receiving financial aid are required to meet minimum standards of satisfactory academic progress. In addition to maintaining the minimum GPA defined for good academic standing, students must complete the semester hours for which they are funded within

the academic year. Failure to meet these standards will result in suspension of financial aid for subsequent semesters until the deficiency is satisfied. Students who withdraw from the university will have their financial aid reevaluated in accordance with the federal and institutional refund policies. Refund policies are published in the *ASU West Schedule of Classes*.

Use Financial Aid to hold/pay for classes.

Students with financial aid awards should use the SunDial phone registration system, (480) 350-1500, to hold classes before the fee payment deadline published in the *Schedule of Classes*. Upon completing the SunDial transaction, the student will be

given a confirmation number that should be retained by the student for future reference. If the balance owed for tuition and fees exceeds the amount of financial aid, the student must pay the balance owed with cash, check, or credit card. Classes not held with financial aid and/or by personal payment will be dropped.

Information about financial aid is also available at www.west.asu.edu/financialaid. Students can access personal information regarding their financial aid through the Financial Aid Services Through Technology (FASTT) phone system at (480) 968-4400 or on the FASTT web site at www.asu.edu/fastt.

Types of Financial Aid and Major Programs

There are four categories of financial aid:

1. scholarships;
2. grants;
3. employment; and
4. loans.

Scholarships

There are two sources of scholarships at ASU West — university funded and private donor scholarships. Many scholarships are offered on the basis of academic merit. However, financial need criteria may also be included in the selection of recipients. Other considerations are GPA, leadership qualities, and community service. Additional information about scholarships is available from Financial Aid Services in University Center Building 120, on the office website: www.west.asu.edu/financialaid, and in appropriate academic unit/program offices. High school students should also contact their high school counselors about scholarships available to graduates bound for college.

The largest source for university funded scholarships is the Arizona Board of Regents' authorized Waiver Program. In addition, many scholarships are funded from a General Endowment Fund. University scholarships are awarded to students who demonstrate leadership, financial need, scholastic or scientific abilities.

The deadline to apply for these awards is in early spring. Students are encouraged to contact Financial Aid Services or visit www.west.asu.edu/scholarships to obtain the application deadline date.

Most of the private donor funds available are provided by employers, private individuals, organizations, and corporations. Private donors may use criteria determined by Financial Aid Services to identify candidates, or they may require a separate application process.

Grants

Grants are awarded to students without future payment or service obligation. Grants are awarded on the basis of financial need, and in many cases, exceptional need.

Federal Pell Grant. The Federal Pell Grant program is funded by the federal government and is a basic financial resource to low- and moderate-income students. Eligibility is determined by the federal government through the financial aid application process. A student may be eligible for a maximum grant of \$3,750 for 2002-2003 (subject to change).

Federal Supplemental Educational Opportunity Grant. Funds are received from the federal government and awarded by the university. Students demonstrating exceptional financial need, based on a specific calculation, will receive funds from this program. Generally, students with Pell Grant eligibility are eligible for a supplemental grant, provided that funds are available. The maximum grant for 2002-2003 is \$1,000 (subject to change.)

Leveraging Educational Assistance Partnership (LEAP). Students with high financial need may receive this form of funding. This program is restricted to Arizona residents. The maximum grant is \$1,250 for 2002-2003 (subject to change).

Student Aid Trust Grant. This grant source is provided in partnership between ASU West students and the state legislature. These funds are provided to resident, undergraduate students with high financial need. The maximum grant for 2002-2003 is \$1,500 (subject to change).

University Grant West. This grant is for students admitted to ASU West degree programs only, and is awarded to students who demonstrate financial need. The maximum grant for 2002-2003 is \$1,500 (subject to change).

Employment

At ASU West employment opportunities are available for students to not only earn funds, but to gain experience in areas related to their majors or career interests.

Federal Work-Study. Funds for this program are provided by the federal government and the university. Students employed under this program receive the same pay rates as other students employed at the university, and all students are paid bi-weekly. For participation in this program students must demonstrate need and be enrolled at least half-time.

Hourly on-campus. The university, with its own resources, hires many students on a part-time basis. Although the jobs are similar to the Federal Work-Study program, the university provides the entire amount of the student's wage. Hourly employed students must be enrolled for a minimum of one credit hour.

Part-time off-campus. The Financial Aid Services office acts as a referral source to the community surrounding ASU West. The university receives requests for assistance from many local agencies and corporations to help them recruit and hire students on a part-time basis.

For more information about student employment or to view jobs currently available, visit www.west.asu.edu/financialaid/stdemply.htm.

Loans

More than 1,300 ASU West students borrow approximately \$9 million annually. A variety of loan programs is provided to assist students and, in some cases, parents in the financing of a university education.

William D. Ford Federal Direct Loan Program.

Through the William D. Ford Federal Direct Loan Program, the federal government provides guaranteed loans to eligible students. The university must, through a needs analysis process, determine each applicant's eligibility. Repayment of the loans is made after graduation. For new borrowers, there is a variable interest rate that is adjusted annually and cannot exceed 8.25%. Grace periods, deferment opportunities, and consolidation options exist for borrowers after graduation.

There are two types of loans — subsidized and unsubsidized. Students awarded a William D. Ford Federal Direct Subsidized Loan have demonstrated need and the loan interest will be paid by the federal government while the student is in school or in deferment.

A student without demonstrated financial need can receive a William D. Ford Federal Direct *Unsubsidized* Loan, and will be responsible for the interest payments from the beginning of the loan period. However, the interest will be capitalized unless the student chooses to pay the interest while in school.

The combination of subsidized and unsubsidized loans borrowed by *independent undergraduate students* cannot exceed: year 1 - \$6,625; year 2 - \$7,500; year 3 - \$10,500; year 4 - \$10,500.

The combination of subsidized and unsubsidized loans borrowed by *dependent undergraduate students* cannot exceed: year 1 - \$2,625; year 2 - \$3,500; years 3, 4, 5 - \$5,500.

Graduate students may borrow both subsidized and unsubsidized loans. The maximum amounts are \$8,500 per year in subsidized loans, and \$10,000 per year in unsubsidized loans.

Federal Perkins Loan. In this program, the university lends federal funds to eligible undergraduate and graduate students. Loans are repaid directly to the university at a 5% interest rate that begins nine months after graduation. No interest is charged or accumulated during enrollment. Deferment and cancellation provisions are available for community service as well as qualifying law enforcement and teaching occupations.

Federal Parent Loans for Undergraduate Students.

The Federal Parent Loan for Undergraduate Students (PLUS) is available to help parent borrowers finance their children's education. There is no interest subsidy and lenders determine the parents eligibility based on credit worthiness. If parents are determined ineligible for a PLUS and students need additional funds, they should contact Financial Aid Services to determine their eligibility for a Direct Unsubsidized Loan. Repayment of parent loans begins 60 days after disbursement of the loan to the parent. The maximum loan amount is determined by subtracting all other financial aid awarded from the student's cost of attendance.

Alternative loans. For information and advisement about alternative loan programs, contact the Financial Aid Services office at (602) 543-8178.

Taxability of financial aid programs

Scholarships, grants, fellowships, and stipends (but not loan funds) are taxable income to the recipient, except for the portion of these funds used for tuition, registration, and other university fees, or books, supplies, and equipment required for the courses being taken. Special tax regulations also apply to nonresident alien students and may require withholding of taxes at the time of aid disbursements to these individuals. Information on the taxability of scholarships can be obtained from the following Internal Revenue Service (IRS) publications and forms: *Publication 4-Student's Guide to Federal Income Tax*; *Publication 519-U.S. Tax Guide for Aliens*; *Publication 520-Scholarships and Fellowships*; Form 1040EZ and Instructions-Income Tax Return for Single and Joint Filers with no dependents; and Form 1040NR and Instructions-U.S. Nonresident Alien Income Tax Return.

These publications and forms can be obtained from the IRS at its toll-free number 1 (800) 829-FORM (3676). These publications and forms can also be accessed online at www.irs.ustreas.gov/prod/forms-pubs.

Veterans benefits

Veteran Services provides assistance to veterans eligible for VA educational benefits. Services include enrollment certification, benefits advisement for Chapter 32 VEAP, Chapter 30 Montgomery GI Bill, Chapter 31 Voc-Rehabilitation, Chapter 35 Dependent/Survivor, Chapter 106 Reservists, and assistance with the university admission/registration process. Additional information is available online at www.west.asu.edu/veteran.

Veteran Services is located in University Center Building 120 (602) 543-8220.