BANNER 9 STUDENT FINANCIAL AID SELF-SERVICE GUIDE
Getting Started

Go to Virginia State University homepage, [www.vsu.edu](http://www.vsu.edu). Click on Resources for and then select Trojan Link.

Under Important Links click on Banner; Then select Banner 9 Student Self-Service

Trojan Link

Enter the active directory User ID and password provided by Virginia State University.
How to Access Banner Self-Service 9 – Financial Aid Dashboard

- Log on to the VSU website: www.vsu.edu
- Select Financial Aid
- Select Overview (left-hand side)
- Banner Self-Service 9 – Financial Aid Dashboard

Financial Aid Dashboard

This allows you to review Financial Aid Holds (which may prevent payment of awards) and document requirements, display academic progress history, view overall status, and financial aid awards.

You must be an admitted student to view the information on this dashboard.
HOME
Select the appropriate award year from the drop down. On this page you will see any unsatisfied or satisfied requirements you may have including federal verification, promissory notes and entrance or exit counseling. You can also access some useful quick links at the bottom of the page.

*There are two new items that will require your attention this year under the Student Requirements section. You will see a code for TIV = Title IV Authorization and PY = Prior Year Authorization. You will need to read the questions and either ACCEPT or DECLINE.*

![Financial Aid screenshot](image-url)
AWARD OFFER
In this section, your current Expected Enrollment Status, Expected Family Contribution, Cost of Attendance (COA), Award Offer, and Net Cost will be displayed.
This is also where you:
• will be able to accept the full award amount by selecting Accept Full Amount of All Awards.
• choose to Decline or Accept awards by each fund.
• accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount Field.
When accepting your awards, keep in mind that the amount is for the academic year. You will receive half in the Fall and the other half in the Spring. If you decide to select a lesser amount than offered, this amount will also be split between the two semesters.

*If you wish to print your Award information, you can use the printer icon in the upper right-hand corner.*
### Financial Aid

**Expected Enrollment Status**
- Full Time

**Housing Status**
- Campus Housing

**Expected Family Contribution**
- $1,026.00

### Cost of Attendance

#### Billable Items

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$21,409.00</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$12,552.00</td>
</tr>
<tr>
<td></td>
<td>$33,961.00</td>
</tr>
</tbody>
</table>

#### Non Billable Items

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living Allowances</td>
<td>$0.00</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,300.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,050.00</td>
</tr>
</tbody>
</table>

| Books and Supplies    | $1,300.00  |
| Transportation        | $1,050.00  |
| Personal Expenses     | $675.00    |
| Loan Fees             | $150.00    |
| Winter Tuition and Fees | $398.00  |

**Total Cost**
- $37,534.00
# Grants and Scholarships to Pay for College

<table>
<thead>
<tr>
<th>Type</th>
<th>Fall 2022</th>
<th>Spring 2023</th>
<th>Winter 2022</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$2,923.00</td>
<td>$2,922.00</td>
<td>NA</td>
<td>$5,845.00</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>NA</td>
<td>$1,200.00</td>
<td>$398.00</td>
<td>$1,598.00</td>
</tr>
<tr>
<td>Lift Scholarship</td>
<td>$3,000.00</td>
<td>$3,000.00</td>
<td>NA</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>VSU Academic Scholarship</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>NA</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>Res Assistance Grant</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>NA</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Registration Grant Out Stat FA</td>
<td>$2,146.00</td>
<td>NA</td>
<td>NA</td>
<td>$2,146.00</td>
</tr>
<tr>
<td>Registration Grant Out Stat SP</td>
<td>NA</td>
<td>$2,145.00</td>
<td>NA</td>
<td>$2,145.00</td>
</tr>
<tr>
<td>VSU Out-State Grant</td>
<td>$750.00</td>
<td>$750.00</td>
<td>NA</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>VSU Scholarship</td>
<td>NA</td>
<td>$2,000.00</td>
<td>NA</td>
<td>$2,000.00</td>
</tr>
<tr>
<td>VSU Tuition Assistance</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>NA</td>
<td>$2,000.00</td>
</tr>
</tbody>
</table>

## Net Cost

$7,300.00

### Options to Pay Net Cost

#### Work

<table>
<thead>
<tr>
<th>Type</th>
<th>Fall 2022</th>
<th>Spring 2023</th>
<th>Winter 2022</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work Study</td>
<td>$800.00</td>
<td>$2,000.00</td>
<td>NA</td>
<td>$2,800.00</td>
</tr>
</tbody>
</table>

- $2,800.00

#### Loans

<table>
<thead>
<tr>
<th>Type</th>
<th>Fall 2022</th>
<th>Spring 2023</th>
<th>Winter 2022</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Sub Loan</td>
<td>$2,250.00</td>
<td>$1,224.00</td>
<td>NA</td>
<td>$3,474.00</td>
</tr>
<tr>
<td>Federal Direct Add. Unsub L.</td>
<td>$1,000.00</td>
<td>NA</td>
<td>NA</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

- $4,474.00
FINANCIAL AID HISTORY
Select the appropriate award year from the drop down to display your award for a specific year. You can also select all years to see your award history for each year at VSU.

RESOURCES
This section will show you the Financial Aid terms and conditions. You will be required to read and accept each award year. The terms and conditions are in place to make sure you are familiar with and understand your eligibility for the aid you are receiving.
NOTIFICATIONS
Sometimes we may email you directing you to view an important message on your account. This section will show any open messages we have sent you.

SATISFACTORY ACADEMIC PROGRESS (SAP)
Here you will be able to view your Satisfactory Academic Progress (SAP) status. Please click here SAP Policy to review the complete SAP policy.
COLLEGE FINANCING PLAN

The College Financial Plan (CFP) is a summary of your offered financial aid compared to the *ESTIMATED* cost of attendance. This is not your bill. The estimated costs listed are generally the same for all students. To see your actual direct cost, please view your bill provided by Student Accounts.

*If you would like to print a copy of the CFP, simply use Control+P.*
Other Options
You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

Customized information from Virginia State University
Congratulations on your acceptance to Virginia State University. The data provided in this letter will give you the opportunity to compare various financial aid award offers from other institutions in a standard format. The information contained in this letter was based on the information you and your family supplied on the Free Application for Federal Student (FAFSA). If any of your family's circumstances have changed since you submitted the FAFSA, please contact the Financial Aid Office as soon as possible at (804) 524-5990 or (800) 823-7214.

Loan Amounts
Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: https://studentaid.gov/h/manage-loans.

Next steps
Please review your Financial Aid Offer Notification carefully and contact the Financial Aid Office if there are questions. Report any additional sources of financial aid such as outside scholarships by submitting the "Non-University Notification" Form (https://www.vsu.edu/financial-aid/documents-forms.php).

Glossary
Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2022-23 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal Student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however, the income you earn will not be counted against you when calculating your Expected Family Contribution on the FASFA.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants or scholarships for which the student may be eligible.

Non-Federal Private Education Loan: A private education loan is a loan issued expressly for postsecondary education expenses to a borrower (either through the educational institution or directly to the borrower) from a private educational lender, rather than as a Title IV, HEA loan offered by the Department of Education.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.