Office of Financial Aid

Welcome to Yale Divinity School!! The financial aid office is always available to answer any questions you may have along the way. Office hours are Monday thru Friday, 8:00am to 4:00pm and I can always be reached by email at doreen.generoso@yale.edu. It is important that you use your yale.edu email address; there is a lot of information that flows to that address from offices throughout the university.

Before Direct loans can pay to your account you must have completed the Master Promissory Note (MPN) with the department of education at the following web site: www.studentloans.gov. Perkins loans are federal campus based loans so you will need to complete the PMPN at www.yale.edu/sis web site, SFS will notify you by email when the PMPN is ready to be completed. To receive a Perkins loan you will also need to complete the Perkins Entrance Interview and the Perkins disclosure statement at the same web site.

Here are just a few answers to questions you may have:

- If you have any questions regarding your account charges, scholarship, or forms that may need to be completed, please check with the financial aid office before contacting Student Financial Services.

- How will I get my refund?

If your financial aid (scholarship & loans) exceeds your balance due and a credit balance is formed, once all aid has paid to your account you may request a refund of the credit balance to use for your living expenses. If you expect to receive a refund of your credit balance you will need to request the refund at www.yale.edu/sis. You may receive the refund in one of two forms check or electronic funds transfer. If you elect to receive a check please be aware there is a 3 day waiting period before a check can be issued. The most common and quickest way is to receive your refund through electronic funds transfer. To sign up for EFT go to the “SIS” web site and fill out the form for EFT and indicate your checking account number and the routing number for your bank. When you are signed up for EFT you will then need to request the refund also at the “SIS” web site, once the refund is requested SFAS will send the refund to your account within about 48 hours.

Please note – due to high volume the first week of classes it may take a little longer to get your refund, possibly up to 1 week.

- When will refunds be available?

By federal regulation students cannot have access to their credit balance until the first day of classes. You may request the refund a day or two prior to the first day of classes but do not put in multiple requests, the cashiers are working as fast as they can. Just be sure you have set up EFT at the “SIS” web site.
• Federal Work Study, how do I apply? Am I eligible?

Most every student will be eligible for work study whether it is Federal or University. First you will need to secure a job and then I can sign off on your eligibility. To find a job you need to check with offices at the Divinity School or check the Student Employment web site at [www.yalestudentjobs.org](http://www.yalestudentjobs.org). The student employment web site will list jobs throughout the university along with federal non profit programs like the “Learn to Read” or “Learn to Count” programs.

Please note – in order to be eligible for federal work study you must have completed the FAFSA.

• What if I receive funds from an outside source?

If you are able to secure funds from an outside source, when funds arrive I will place them on your account and they will be applied to any outstanding balance you may have, if your outstanding balance has been satisfied and a credit balance is created you may request the credit balance in a refund.

If you receive funds that were not considered in the original calculation of your financial aid, I will need to review your funding and possibly reduce a loan you were awarded. As a rule unmet need is first eliminated and then loans.

• What if I need to increase or decrease a loan?

If you find you will need to increase or decrease a Direct/Perkins loan stop by the financial aid office to review your file.

• My Student Loans did not arrive on my account, what do I do?

Be sure you completed the MPN and the Entrance Interview, if you have completed both stop by the financial aid office so I can research the problem. It is possible to receive an advance if your funds did not arrive.

Contact Information:

YDS
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Financial Aid Administrator
Email – doreen.generoso@yale.edu
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Phone – 203-432-5026
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Office hours 8am to 4pm

ISM
Antonia (Toni) Abildgaard
Asst. Dir. Student Financial Services/
ISM Financial Aid officer
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