SPAD aid will help pay for many expenses but it is not intended to cover my entire cost of education.

SPAD aid along with federal grants, work-study, and any scholarships I receive cannot exceed my estimated cost of attendance.

I will attend the mandatory financial aid orientation workshop during the first semester of my attendance. The specific date(s) for the group orientation is forthcoming (an email will be sent to your MSU email account).

I understand that it is strongly recommended (and may be required by the university or by the Spartan Success Program) that I live on campus for the first two years of attendance at MSU. This will put me in contact with resources vital to my success at Michigan State University.

I understand that full-time enrollment is required through the end of each semester. If I do not maintain full-time enrollment my eligibility for the SPAD program will be at risk. It is my responsibility to contact the MSU Office of Financial Aid (OFA) of circumstances that may impact my ability to maintain full-time enrollment.

SPAD is available for up to 10 consecutive semesters; not including summer sessions.

Part-time work is an integral and required part of the program. Scholarships and loans cannot take the place of the work-study award. It is my responsibility to contact the MSU OFA of extenuating circumstances that may impact my ability to work.

If I wish to borrow more loan(s) than the SPAD program offers, I will need to leave the SPAD program (regardless of the type of student loan; i.e. federal, private). The only exceptions to this rule are MSU Short Term Loans.

I will file a FAFSA every year. If my or my family’s circumstances change, my eligibility for the SPAD program may cease.

I understand that aid for summer sessions is available, but the majority of it is in the form of loans. If summer grant aid is available it will be a minimal amount.

It is my responsibility to notify the MSU OFA of any scholarships or other aid I receive. I understand that my SPAD award will change as a result.

**IMPORTANT:** Read the scholarship information below to be sure that you understand what you must do if you receive a scholarship and how your SPAD award will be affected.

Unless otherwise indicated in SPAD materials, I must follow the same procedures and rules as any student receiving financial aid. These are described in the Terms and Conditions online (www.finaid.msu.edu/terms.asp).

My signature below confirms that I understand and accept all of the above information.

Student Signature: ___________________________________________ Date: ____________________________

Student Name / PID:

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**Scholarship Information**

**Q.** How do I notify you of a scholarship or other outside aid?

**A.** Notify us (OFA) online via StuInfo at [https://stuinfo.msu.edu](https://stuinfo.msu.edu) (on the StuInfo main menu, select “Financial Aid (check your aid)” then go to the “Report your other aid” page).

**Q.** When should I notify you?

**A.** It is your responsibility to notify us as soon as you learn of the scholarship, whether that is now or later in the school year.

**Q.** How will my award be affected?

**A.** In most cases scholarships will reduce your secondary SPAD award (SPAD2) dollar for dollar.

*Return this agreement form to MSU OFA at the address listed in the attached letter.*