



Prepare for life

Office of Financial Aid Guide

I have been admitted to Bowie State. What's next?



1. If you have already completed your FAFSA application online at www.fafsa.ed.gov then we should receive your FASFA form electronically. Once we receive your FASFA form we then process your financial aid award.
2. If you are a new freshman, transfer, or re-admit student, you will receive your award letter by mail. Your financial aid award may also be viewed online by logging onto your Bulldog Connection account.
3. If you are a returning student, you will receive by mail a post card informing you that your financial aid award is posted and can be viewed online by logging onto your Bulldog Connection account.

How and when will I receive my financial aid?

- For grants, most scholarships, Direct Loans and Plus Loans, our office verifies enrollment and other eligibility criteria and authorizes payments to your Bowie State account.
- Your awards may increase, decrease, or be canceled, depending on these eligibility reviews. If your aid is canceled for any reason, you are responsible for paying all tuition, fes, and book charges you have incurred.
- For first-time loan borrowers, funds cannot be credited until at least 30 days after your first day of class.
- If your total aid exceeds your charges, BSU will credit your account within 7 days and a check will be mailed or directly deposited into your account within 14 days after the State of Maryland has processed your refund. **Note: In order to receive your funds by direct deposit, you must set up your account manually by logging onto your Bulldog Connection account.**
- All information regarding your refund may be reviewed and accessed through your bulldog connection account.



What is the next step after I have received my award package?



1. Once you have reviewed your award package, go to your bulldog connection account and either **accept or decline** your financial aid.
2. You DO NOT need to return your Bowie Award Letter if you have accepted or declined **If this is the first time you have borrowed a Federal Direct Stafford Loan, you must complete a Direct Loan Entrance Interview and a Direct Loan Master Promissory Note.** Complete your Direct Loan Entrance counseling online at www.dlsonline.com. Complete your Direct Loan Master Promissory Note online at www.dlenote.ed.gov.
3. If you initially decline your student loans and you now want to borrow a loan, you must complete the **Loan Request Form**.
4. To earn federal work-study funds that have been issued to you on your award, you must attend a work-study orientation session and the work-study coordinator will notify you with your appointment time.

How do I pay for my books?

If your total semester aid (grants, scholarships, and or loans) exceeds your semester charges, you may visit the **Bowie Card Center** located in the **Wiseman Center** and place up to **\$850** each semester on your Bowie Card for the purchase of your books. You are only allowed to place money on your Bowie Card for that semester up until the last date of registration.

Signs will be posted around campus to inform students when they can place funds on their Bowie Card for the fall and spring semesters.



How many credits do I need to take?



Your award letter lists the amount of aid you are eligible to receive for each possible level of enrollment (Full-time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, and less than $\frac{1}{2}$ time.) These funds cannot be disbursed unless you are registered for the minimum number of credits in that award column. For example, if you are a graduate student you must be enrolled in at least six credit hours in order to receive your student loans. Pell Grant amounts are based on undergraduate enrollment hours.

If you fall below these credit requirements by dropping or withdrawing from classes, your awards may be canceled or reduced. You must be registered for at least six credits at the time of enrollment verification or your funds will be canceled.

To receive and keep your financial aid you must do the following:

- **You must attend your classes and comply with your instructor's attendance policy.**
- **Enroll in degree or certificate program.**
- For all federal and Maryland State aid programs and many scholarship programs, you must be enrolled in an eligible degree program and must take courses toward that program.
- **Satisfactory Academic Progress (SAP)**
To remain eligible for federal and state aid, you must meet the Financial Aid SAP Policy standards. These SAP standards are different from the college's general academic policy. SAP standards include a 2.0 cumulative G.P.A. (undergraduate) and a 3.0 cumulative G.P.A. (graduate), completing 80% of all attempted credits, and completing your program before you exceed the attempted credit limits.
Please note that Withdraws and Audits can cause SAP suspensions.
- **Complete your FAFSA annually.**
For federal and state aid programs, you must submit a **Free Application for Federal Student Aid (FAFSA)** every year. To apply online, go to www.fafsa.ed.gov. For Maryland State aid, you must submit your FAFSA by March 1st.

What happens if I drop, withdraw, or audit my classes?

- Your financial aid award is based on your enrollment level. You cannot receive aid for dropped courses.
- A course is considered "dropped" if you drop before the 100% tuition refund deadline. There are no charges or SAP penalties for dropped courses.
- If you withdraw from a course after the 100% tuition refund deadline, it is a "withdrawal." You will be charged for "withdrawn" courses, and withdrawals can lead to a violation of the SAP Policy.

Can I receive summer aid?

- Summer Applications for financial aid will be available online in early April.

How was my financial aid package determined?

The Expected Family Contribution (EFC) is a measure of your family's financial strength and indicates how much of your and your family's financial resources (for dependent students) should be available to help pay for your education. The EFC is calculated from the information you report on the FAFSA.

Your EFC is calculated according to a formula established by law. Your family's income (taxable and untaxed), assets and benefits are all considered in determining your EFC. Your family size and the number of family members who will be attending a college or career school are also considered. Your EFC will appear on the *Student Aid Report** (SAR) you receive after you file your FAFSA.

To determine your financial need for other federal student aid programs (except for an Unsubsidized Stafford Loan), your school will subtract **from your cost of attendance** the following:

- the EFC
- any federal grant amount you're eligible for, and
- other financial aid you'll receive



The balance, after the school subtracts **from the cost of attendance** your EFC, your federal grants and any other financial aid you will be receiving, is your remaining need for other financial aid including other federal aid.

| |
|---|
| $\text{Cost of Attendance} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$ |
|---|

Award Descriptions and Requirements

- **Federal Pell Grants**
These grants are awarded to full and part-time students with high financial need based on the student's EFC. The actual awards vary based on the number of enrolled credits.
- **Federal Supplemental Education Opportunity Grants (FSEOG)**
These funds are awarded to undergraduate students with exceptional financial need. Those with the lowest Expected Family Contribution.
- **Academic Competitiveness Grant (ACG)**
This grant is for undergraduate students who are enrolled in their first or second academic year in an eligible program in any field who have completed a rigorous secondary school program of study, and who also have at least a 3.0 cumulative GPA for the first academic year.
- **The National Science and Mathematics Access to Retain Talent Grant (National Smart Grant)**
This grant is for undergraduate students who are enrolled in their third or fourth academic year of an eligible program and pursuing an eligible major with at least a 3.0 cumulative GPA.
- **Federal Teacher Education Assistance for College and Higher Education (TEACH)**
This grant is for students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. These funds are offered to students who demonstrate financial need. These funds will NOT be credited to your student account. If you obtain a FWS job with an approved FWS employer, you will receive a paycheck for hours worked. Positions are limited and hiring will freeze once all positions have been filled.
- **Maryland Part-Time Grants**
These grants are awarded to Maryland residents with financial need who are enrolled in a degree program and who register for 6 to 11 credits per semester.
- **Maryland State Scholarships**
The Maryland Higher Education Commission (MHEC) administers Maryland state scholarship awards. Each scholarship has its own eligibility requirements. Please review your state scholarship award letter to determine the requirements for your award. Many state scholarship awards require full-time enrollment.
- **D.C. Tuition Assistance Grant (D.C.TAG)**
This program provides a tuition subsidy for District of Columbia residents attending public institutions of higher education in the states of Maryland and Virginia. Awards will equal the difference between the in-state and out of state tuition not to exceed an annual maximum of \$10,000 and a lifetime maximum of \$50,000. Award amounts will be prorated for students enrolled less than full-time. Students should contact the D.C. Tuition Assistance Grant Office at (202)727-2824.
- **D.C. College Access Program (D.C. CAP)**
D.C. CAP advisors will help students identify and secure financial resources and will also provide "last dollar" awards of up to \$2,000 per year for up to five years of college. Students should call (202)783-7933 or write dccapoff@aol.com.
- **Leveraging Educational Assistance Partnership Program (D.C. LEAP)**
A grant offered to D.C. residents for education and training beyond high school. Students must file a new application for LEAP every year and complete and submit the FAFSA. Students should call (202)727-3688 for additional information.
- **Federal Direct Stafford Loans**
Subsidized Federal Direct Stafford Loans are available to students who demonstrate financial need. The federal government pays all of the interest on these loans until six months after the student graduates or stops attending college at least half time (6 credits). *Federal Direct Unsubsidized Stafford Loans* are available to students who are not eligible for subsidized loans, and to students who do not demonstrate a financial need, and to independent students who wish to borrow more than their maximum subsidized amount. Depending on your financial need, you may receive both subsidized and unsubsidized loans for the same enrollment period, but the total amount of these loans may not exceed the annual loan limit. The student is responsible for paying all the interest on Unsubsidized Stafford Loans.



What is the financial aid Satisfactory Academic Progress (SAP) standard?

The Office of Financial Aid is required by federal regulations to monitor the progress of financial aid recipients. Financial aid recipients must comply with the standards for Satisfactory Academic Progress (SAP) as a condition of continued eligibility for financial aid. The student's academic record will be reviewed at the end of every spring semester to determine if they are maintaining the standards for Financial Aid Satisfactory Academic Progress.

SAP is measured in three areas:

- Qualitative Measures – maintenance of minimum grade point average.
 - Quantitative Measures – successful completion of a required number of credits.
- Please note that financial aid SAP requirements differ from University academic satisfactory academic progress policies. See "Academic Regulations."

Qualitative Standards

By the end of the second academic year, undergraduate students must have a minimum cumulative grade point average of 2.00.

Quantitative Standards

Financial aid students must complete at least 80% of cumulative hours attempted each academic year and maintain a minimum cumulative grade point average of 2.00.

Satisfactory Academic Progress Appeals

If a student's financial aid eligibility is terminated, he/she may submit an appeal for reinstatement of financial aid. All appeals for reinstatement of financial aid must be submitted in writing to the Director of Financial Aid. The Financial Aid Appeals Committee will review the requests. The request must include a comprehensive and complete description of any mitigating circumstance(s) that affected the student's academic progress. It must also include verification of remaining academic requirements from the student's academic advisor and written documentation of any medical circumstances from his/her doctor. Students will be notified of the Appeals Committee decision within ten (10) working days of receipt.

| GRADING PERIOD | 1 | 2 | 3 | 4 |
|-----------------------|---------|-------|---|---|
| READING | A | | | |
| WRITTEN COMMUNICATION | A | | | |
| MATHEMATICS | C | | | |
| SCIENCE/HEALTH | B | | | |
| SOCIAL STUDIES | B | | | |
| ART | A | | | |
| MUSIC | A | | | |
| PHYSICAL EDUCATION | C | | | |
| Grade Average | B | | | |
| Attendance: | Present | 14/18 | | |
| | Absent | 2/18 | | |
| | Tardy | 1/18 | | |

**Bowie State University
Office of Financial Aid
14000 Jericho Park Road**

Phone: 301-860-3540 Fax: 301-860-3549

Website: http://www.bowiestate.edu/admissions/financial_aid/

Office of Financial Aid Hours of Operation:

Monday through Tuesday..... 8:00 am to 5:00 pm
Wednesday..... 8:00 am to 7:00 pm
Thursday and Friday.....8:00 am to 5:00 pm

Other Phone Numbers:

- BSU Student Accounts..... 301-860-3490
- BSU Registrar's Office..... 301-860-3417
- BSU Admissions Office..... 301-860-3415
- FAFSA Information & Student Aid Report Changes..... 800-4FED-AID (800-433-3243)
- Federal Student Aid TTY#..... 800-730-8913
- Maryland Higher Education Commission (MHEC)..... 410-260-4565
- D.C. Tuition Assistance Grant (TAG)..... 202-727-2824
- D.C. Leveraging Educational Assistance Partnership Program (LEAP)..... 202-727-3688
- D.C. College Access Program (CAP)..... 202-783-7933

