

## OTHER SOURCES OF ASSISTANCE

Students may be eligible for some of the following types of assistance (application procedures vary for each program):

### **Federal Direct PLUS Loan (Parent Loans and Graduate Loans):**

These loans are for the parents of dependent undergraduate students or graduate students. They are credit based. Interest rates vary and repayment begins 60 days after the loan is applied to the account in full.

### **Private Educational Loans:**

These loans are offered through private lenders and are meant to provide additional funds after the student has exhausted federal and state aid. These are credit-based loans.

### **Maryland Higher Education Commission:**

The Office of Student Financial Assistance has an extensive array of financial aid programs in the form of grants and scholarships for Maryland residents. For more information, visit [www.mhec.state.md.us](http://www.mhec.state.md.us).

### **Office of the State Superintendent of Education:**

Higher Education Financial Services administers the District of Columbia's state-level educational grants to residents. For more information, visit [www.osse.dc.gov](http://www.osse.dc.gov).

### **Department of Veterans Affairs:**

Assistance is available to students who served active duty, are reservists or are a spouse or dependent of a veteran who died or was permanently disabled from a service-related injury. For more information, visit [www.gibill.va.gov](http://www.gibill.va.gov).

## COUNSELING

Many financial aid questions can be answered by our front desk staff, but in some cases it is helpful to see a financial aid counselor. Counseling is available Monday through Friday 8:00 a.m. to 5:00 p.m. on an appointment basis.

## IMPORTANT FINANCIAL AID DATES

**October 1** - Complete FAFSA

**March 1** - Priority funding deadline (FAFSA and Maryland residents)

**April 15** - BSU Institutional Scholarship deadline

**June 1** - All documents must be submitted to Office of Financial Aid

**June 30** - DC One Application deadline

### **For More Information:**

Office of Financial Aid  
14000 Jericho Park Road, Suite 1100  
Bowie, MD 20715  
301-860-3540, Fax 301-860-3549  
[financialaid@bowiestate.edu](mailto:financialaid@bowiestate.edu)  
[www.bowiestate.edu](http://www.bowiestate.edu)



# GUIDE TO BOWIE STATE UNIVERSITY FINANCIAL AID





**The Office of Financial Aid at Bowie State University is committed to helping you and your family manage the cost of attending college. Bowie State offers financial assistance to eligible students in the form of scholarships, grants, loans, and federal work-study to assist them in pursuing their education goals.**

**How and When to Apply for Aid**

To be eligible for financial aid assistance, students must complete the Free Application for Federal Student Aid (FAFSA) each academic year. The FAFSA is available online at [www.fafsa.gov](http://www.fafsa.gov), and should be completed as soon as possible after October 1. Use BSU’s school code 002062. After we receive your FAFSA, we may request additional information from you.

**Status Updates**

The Office of Financial Aid will send notifications to your Bowie State email address. Please monitor your To-Do List via Bulldog Connection: [www.bowiestate.edu/bulldogconnection](http://www.bowiestate.edu/bulldogconnection). Once logged in, click on the To-Do List.

**Your Financial Aid Offer**

You will receive a post card in the mail with instructions on how to “View and Respond to Your Financial Aid Offer” via Bulldog Connection.

**How Financial Need is Calculated**

The information on your FAFSA is processed by the Federal Student Aid Program and reviewed by our office. For financial aid purposes “need” is defined as the difference between the cost of attendance (established by the university) and your Expected Family Contribution (EFC), which is calculated by the U.S. Department of Education based on information provided on the FAFSA.

**Meeting Your Financial Need**

We make every effort to meet your financial need by offering all funds (grants, scholarships, and/or loans) the university has available.

**Financial Aid Eligibility**

- To receive funds through the Office of Financial Aid you must:
- Be admitted to the university in a degree program or eligible certificate program
  - Be a citizen or permanent U.S. resident
  - Be in compliance with Selective Service registration
  - Have a valid social security number
  - Maintain Satisfactory Academic Progress (SAP) as defined by the university
  - Meet eligibility requirements of each aid program awarded
  - Not be in default on any educational loan
  - Be enrolled in a minimum of 6 credits per semester

**Satisfactory Academic Progress (SAP)**

The Office of Financial Aid is required by federal and state regulations to monitor the academic progress of all financial aid recipients. All recipients must comply with the SAP policy as a condition of continued eligibility. Visit our website for detailed requirements for undergraduates and graduates.

**Types of Financial Aid**

When you apply for financial aid you will be considered for the following types of aid:  
**Federal Pell Grant:** Amount varies based on the program’s available funds.  
**Federal Supplemental Educational Opportunity Grant (SEOG):** Based on need and available funds.  
**Federal Perkins Loan:** Based on financial need and availability of funds. Low interest rate.  
**Federal Work-Study (FWS):** Work program that employs students on campus. Based on financial need and available funds.  
**Federal Direct Student Loans:** Long-term, low interest loans from the Department of Education. There are two types: subsidized (no interest accrues while student is enrolled in a minimum of 6 credits) and unsubsidized (interest begins to accrue immediately).

First-time borrowers are required to complete an Electronic Master Promissory Note (E-MPN) and Entrance Counseling before the loan can be disbursed.

**Loan Maximums:**

Dependent Freshman	\$5,500 (up to \$3,500 subsidized)
Dependent Sophomore	\$6,500 (up to \$4,500 subsidized)
Dependent Jr./Sr.	\$7,500 (up to \$5,500 subsidized)
Independent Freshman	\$9,500 (up to \$3,500 subsidized)
Independent Sophomore	\$10,500 (up to \$4,500 subsidized)
Independent Jr./Sr.	\$12,500 (up to \$5,500 subsidized)
Graduate Students	\$20,500 unsubsidized only

**Scholarships**

The university offers a number of scholarships for both incoming and continuing students. These scholarships are offered in recognition academic merit, athletic ability and artistic talent. Contact our office for additional information regarding the application process.

**Financial Aid Changes and Adjustments**

The Office of Financial Aid reserves the right to make any and all adjustments when necessary. Circumstances that may require aid to be changed include: change in enrollment, withdrawal from school, receipt of other aid, change in residency, and/or the verification process.

**How Do I Get Books**

If your total semester aid (grants, scholarships, and or loans) exceeds your semester charges, you may place up to \$1,000 each semester on your Bowie Card for the purchase of your books. You must place money on your Bowie Card for that semester by the last date of registration.

