HOW TO RESPOND TO YOUR AID OFFER

To respond to your 2013-14 academic year aid offer online, you need to read and fully understand this information sheet. Failure to do so may cause errors resulting in significant delays in your ability to obtain funding for your education.

The electronic Award Notification lists the financial aid you may be eligible to receive if attending full-time. Please note that your aid may be reduced after the registration period if your enrollment has changed and/or you did not notify our office in advance. The amount of your award is determined by:

- federal methodology, a formula established by Congress which calculates your expected family contribution (EFC) from information you submitted on the FAFSA
- the amount of aid available at the time of awarding; and
- distribution formulas according to federal, state and University guidelines

To obtain your Financial Aid Award Notification electronically you will need to access your BullDog Connection account (www.bulldogconnect.bowiestate.edu). You will need your user ID and password to access your information. The Family Educational Rights and Privacy Act (FERPA) prohibits the release of this information to anyone but the student. The Office of Financial Aid does not have access to your BullDog user ID and password.

Please follow the navigation listed below.
*This is an example of what your award screen may look like. (The awards listed on your notification will not be identical to the award below.)

**Award Package**

**Financial Aid Year 2013-2014**

You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available.

<table>
<thead>
<tr>
<th>Award</th>
<th>Category</th>
<th>Career</th>
<th>Offered</th>
<th>Accepted</th>
<th>Accept</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Sub Loan 1</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>1,109.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Perkins Loan 1</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal College Workstudy</td>
<td>Work/Study</td>
<td>Undergraduate</td>
<td>3,000.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>5,645.00</td>
<td>5,645.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Suppl Ed Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,500.00</td>
<td>1,500.00</td>
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<td></td>
</tr>
<tr>
<td>BSU Diversity Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BSU Mission Based Schl</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MD Educational Assistance</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>3,000.00</td>
<td>3,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>20,254.00</td>
<td>14,145.00</td>
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<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

For information about your individual financial aid awards, click on the award name (on the left side) to see a description of the award. Some awards have minimum enrollment requirements or require additional forms to complete. For example:

**Message**

Federal Pell Grant is designed to provide financial assistance to undergraduate students who show exceptional financial need. Your Pell award is based on a projected enrollment of full time; your award will be adjusted if you are not enrolled as a full time student.
Office of Financial Aid

The shopping sheet is a consumer tool that is designed to simplify information that prospective students receive about costs and financial aid so they can make informed decisions about which institution to attend.

First Time Freshman can view your individual Financial Aid Shopping Sheet by following the directions below.

Step One: Click Student Center
Step Two: Click View Financial Aid
Step Three: Click Aid Year 2014
Step Four: Click Your BSU Shopping Sheet
The following steps are necessary to obtain the aid you have been offered. Not all awards will require additional steps.

- **Responding to Gift Aid** - gift aid awards (money you do not have to repay, such as grants, state scholarships, employee tuition waivers, and outside scholarships) are already accepted for you.

- **Responding to Perkins Loan (if offered)** - you will need to complete a Perkins Promissory note and other related documents. Additional information will be sent to you with specific instructions on how to accept this offer.

- **Responding to Direct Stafford Loans** - you will have the option to Accept or Decline Direct Stafford (if offered). The loans offered are the maximum amount you are eligible to borrow, so it is important that you think carefully about your expenses and accept only what is needed. If you choose to reduce your loan offer, check the box in the accept column and indicate the reduced amount in the accepted box. If you are offered both the Direct Subsidized Stafford Loan and the Direct Unsubsidized Stafford Loan and wish to accept your loan for a smaller amount you MUST reduce the Direct Unsubsidized Stafford Loan first. A response is required for this category of awards; either "Accept", or "Decline" the amounts of the Direct Stafford Loans.

*If you are a first time borrower at BSU, you must complete a Master Promissory Note and complete an on-line Entrance Interview (www.studentloans.gov).

- **Responding to Direct Parent PLUS Loans (Dependent Students Only)** - as a parent you have the option to borrow money to assist with paying the bill. If you are interested in accepting this offer, you must complete a separate application. For your convenience, this application can be download from the forms section on our website (www.bowiestate.edu/admissions/financial_aid/faforms/). Please be advised, Direct Parent PLUS loans are credit based and you must be approved for this loan prior to any funds being disbursed.

You must **CLICK** on the Submit button when done, in order for your electronic financial aid notification to be processed.

If you need assistance completing the electronic notification online, please contact the Office of Financial Aid office at (301)860-3540.