

Office of Financial Aid

HOW TO RESPOND TO YOUR AID OFFER

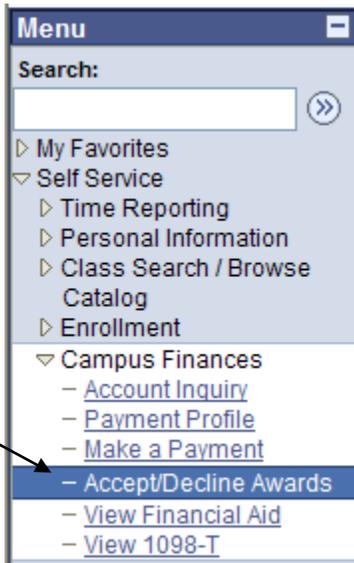
To respond to your academic year aid offer online, **you need to read and fully understand this information sheet.** Failure to do so may cause errors resulting in significant delays in your ability to obtain funding for your education.

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.



Financial Aid

Select Aid Year to View

Click the aid year you wish to view

Aid Year	Institution	Aid Year Description
2014	Bowie State University	Financial Aid Year 2013-2014

*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.

Last Updated: 04/04/2013 3:55:18PM Status: New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Direct Sub Loan 1	Loan	Undergraduate	1,109.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Perkins Loan 1	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal College Workstudy	Work/Study	Undergraduate	3,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Pell Grant	Grant	Undergraduate	5,645.00	5,645.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Federal Suppl Ed Grant	Grant	Undergraduate	1,500.00	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BSU Diversity Grant	Grant	Undergraduate	2,000.00	2,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BSU Mission Based Schl	Scholarship	Undergraduate	2,000.00	2,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MD Educational Assistance	Grant	Undergraduate	3,000.00	3,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			20,254.00	14,145.00		

Currency used is US Dollar.

accept all

decline all

clear all

update totals

SUBMIT

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:

Award: Federal Pell Grant

Category: Grant

Disbursement Date	Description	Award Amount
09/20/2013	Fall 2013	2,823.00
02/13/2014	Sprg 2014	2,822.00

Currency used is US Dollar.

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.

Award: Federal Direct Sub Loan 1

Category: Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
09/20/2013	Fall 2013	555.00	5.00	550.00
02/13/2014	Sprg 2014	554.00	5.00	549.00

Currency used is US Dollar.

Message

You have been offered a William D. Ford Direct Loan. If you signed a Master Promissory Note (MPN) effective Sept. 1999, you will not receive a new MPN. The Bowie State University Financial Aid Office will require all other students to complete the Electronic Master Promissory Note (EMPN). The website is <http://www.studentloans.gov>. You will need your U.S. Department of Education issued PIN. In addition, all new borrowers must complete an Entrance Counseling session via the web, <http://www.studentloans.gov>. Failure to comply within 10 days will void your award.



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

Menu

Search:

- ▶ My Favorites
- ▼ Self Service
 - ▶ Time Reporting
 - ▶ Personal Information
 - ▶ Class Search / Browse Catalog
 - ▶ Enrollment
 - ▶ Campus Finances
 - ▶ Campus Personal Information
 - ▶ Academic Records
 - ▶ Degree Progress/Graduation
 - ▶ Transfer Credit
 - ▶ Student Admission
 - ▶ Faculty Center
 - ▶ Search
- Student Center

[student center](#)
[general info](#)
[admissions](#)
[transfer credit](#)
[academics](#)
[finances](#)
[financial aid](#)

Student Center

Academics

[My Class Schedule](#)
[Shopping Cart](#)
[My Planner](#)

other academic...

Finances

My Account

[Account Inquiry](#)
[Financial Aid](#)
[View Financial Aid](#)

SEARCH FOR CLASSES

Holds

Advising Requirement details ▶

To Do List

No To Do's.

Enrollment Dates

[Open Enrollment Dates](#)

Advisor

Program Advisor
None Assigned

You are not enrolled in classes.

[Link to NSC ▶](#)

We are unable to display your account at this time. To access this information, contact the Bursar's office to complete your account profile.

[Sallie Mae Payment Plan ▶](#)

Bowie State University (BSU)

[Download](#)

Costs in the 2013-2014 year

Estimated Cost of Attendance	\$20,254 / yr
Tuition and fees	\$ 7,018
Housing and meals	9,336
Books and supplies	1,100
Transportation	1,200
Other education costs	1,600

Graduation Rate

Percentage of full-time students who graduate within 6 years

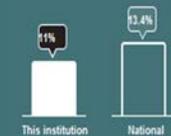


40.5%

Low Medium High

Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan



Grants and scholarships to pay for college

Total Grants and Scholarships (Gift Aid; no repayment needed)	\$12,145 / yr
Grants from your school	\$ 1,500
Federal Pell Grant	5,645
Grants from your state	3,000
Other scholarships you can use	2,000

What will you pay for college

Net Costs \$8,109 / yr
(Cost of attendance minus total grants and scholarships)

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional) \$ 3,000

Loan Options*

Federal Perkins Loans \$ 2,000
Federal Direct Subsidized Loan 1,109
Federal Direct Unsubsidized Loan 0

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution \$0 / yr
(As calculated by the institution using information reported on the FAFSA or to your institution.)

Payment plan offered by the institution Military and/or National Service benefits
Parent PLUS Loan Non-Federal private education loan

Median Borrowing

Students at BSU typically borrow \$17,125 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$197 per month. Your borrowing may be different.



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understandplans>

For more information and next steps:

Bowie State University
Office of Financial Aid
14000 Jericho Park Road
Bowie, MD 20715
Telephone: (301) 860-3540
E-mail: financialaid@bowiestate.edu

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.