FINANCIAL AID ESSENTIALS

2015 – 2016
Today’s Topics:

- The **BASICS** of financial aid.
- What should I **BE DOING** right now?
- Using my.BoiseState **STUDENT CENTER**.
- What **DATES** do I need to know?
- How do I make sure I **KEEP MY AID**?
- Wrapping it **UP**!
Kylie Jenner and her family have too much money to qualify for financial aid.
Financial Aid Eligibility

COST OF ATTENDANCE (COA)

– EXPECTED FAMILY CONTRIBUTION (EFC)

“FINANCIAL NEED”
LOANS

Aid to be Repaid
- Subsidized Direct Loan
- Unsubsidized Direct Loan
- Perkins Loan
- Parent PLUS Loans

GRANTS

Need-Based Aid
- Federal Pell Grant
  (Up to $5,775/yr)

EMPLOYMENT

Aid that you Earn
- Federal Work Study

FAFSA

SCHOLARSHIPS

Merit and/or Need-Based
- Boise State Scholarships
- Private Scholarships
An unsubsidized student loan accrues interest while you are attending school.
# Undergraduate Loan Limits

**2015 - 2016**

<table>
<thead>
<tr>
<th></th>
<th>Dependent Annual Amount</th>
<th>Dependent Lifetime Maximum</th>
<th>Independent Annual Amount</th>
<th>Independent Lifetime Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500</td>
<td>$31,000</td>
<td>$9,500</td>
<td>$57,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
<td>$31,000</td>
<td>$10,500</td>
<td></td>
</tr>
<tr>
<td>Junior</td>
<td>$7,500</td>
<td>$31,000</td>
<td>$12,500</td>
<td></td>
</tr>
<tr>
<td>Senior</td>
<td>$7,500</td>
<td>$31,000</td>
<td>$12,500</td>
<td></td>
</tr>
</tbody>
</table>

## Interest Rates

- **4.29%**  
  Unsolicited & Subsidized Direct Loans Undergraduates
- **6.84%**  
  Parent Plus Loans
Your eligibility for financial aid is based on the previous tax year.
Unexpected Financial Changes

Special Conditions
- Separation/divorce
- End of child support
- Unexpected medical
- Job loss

Budget Increases
- Daycare, Child Maintenance
- Computer
- Transportation/Medical
- New Student Fee

2014

2015-2016 FAFSA
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<table>
<thead>
<tr>
<th>To Do List</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-16 Direct Loan Counseling</td>
</tr>
<tr>
<td>15-16 Food Stamps</td>
</tr>
<tr>
<td>15-16 HHS &amp; # in College</td>
</tr>
<tr>
<td>15-16 IRS Retrieval - Parent</td>
</tr>
<tr>
<td>15-16 Non-filing Info Student</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
</tr>
<tr>
<td>Final High School Transcripts</td>
</tr>
</tbody>
</table>

**COMPLETE ANY TO-DO’S ASAP**
Financial Aid

Budget, Resources and Need

15-16 (Fall 15; Spg 16; Su 16)

The information below is a calculation of your estimated need.

- Estimated Financial Aid Budget: **20,372.00**
- Expected Family Contribution: 0.00
- Estimated Need: 20,372.00
- Total Aid: 18,275.00
## Award Summary
15-16 (Fall 15; Spg 16; Su 16)

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant 1</td>
<td>Grant</td>
<td>5,775.00</td>
<td>5,775.00</td>
</tr>
<tr>
<td>Federal Sub Ford Direct Loan</td>
<td>Loan</td>
<td>3,500.00</td>
<td>3,500.00</td>
</tr>
<tr>
<td>Federal Unsub Ford Direct Loan</td>
<td>Loan</td>
<td>2,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>Loan</td>
<td>4,000.00</td>
<td>4,000.00</td>
</tr>
<tr>
<td>Dean's Scholarship</td>
<td>Scholarship</td>
<td>3,000.00</td>
<td>3,000.00</td>
</tr>
<tr>
<td><strong>Aid Year Totals</strong></td>
<td></td>
<td><strong>18,275.00</strong></td>
<td><strong>16,275.00</strong></td>
</tr>
</tbody>
</table>
Welcome to StudentLoans.gov

Once you have confirmed your information, select what you would like to do:

- Complete Counseling (Entrance, Financial Awareness, PLUS, Exit)
- Complete a Master Promissory Note
- Request a Direct PLUS Loan
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Fall 2015 Registration for Continuing Students

Your enrollment appointment to register for Fall classes is located in Student Center. The appointment currently defaults to Spring 2015. Click Details and change term to Fall 2015 to view your enrollment date and time.

Systems Maintenance

Pyramid Analytics will be unavailable on Tuesday, June 2 from 1:30 pm - 5:00 pm due to a system upgrade.

myBoiseState maintenance occurs 6:00 am – 7:00 am every Wednesday.

Network maintenance occurs on the second Sunday of each month.
# Financial Aid

## Award Summary

15-16 (Fall 15; Spg 16; Su 16)

Select the term hyperlinks below to see more detailed information.

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Federal Pell Grant 1</td>
<td>Grant</td>
<td>5,425.00</td>
<td>5,425.00</td>
</tr>
<tr>
<td></td>
<td>Federal Sub Ford Direct Loan</td>
<td>Loan</td>
<td>3,500.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>Federal Unsub Ford Direct Loan</td>
<td>Loan</td>
<td>2,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td><strong>Aid Year Totals</strong></td>
<td></td>
<td>10,925.00</td>
<td>5,425.00</td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

- [Budget, Resources and Need](#)

## Terms

### Fall 2015

- [View Fall Disbursements](#)

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant 1</td>
<td>Grant</td>
<td>2,713.00</td>
<td>2,713.00</td>
</tr>
<tr>
<td>Federal Sub Ford Direct Loan</td>
<td>Loan</td>
<td>1,750.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Federal Unsub Ford Direct Loan</td>
<td>Loan</td>
<td>1,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td>5,463.00</td>
<td>2,713.00</td>
</tr>
</tbody>
</table>

### Spring 2016

- [View Spring Disbursements](#)

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant 1</td>
<td>Grant</td>
<td>2,712.00</td>
<td>2,712.00</td>
</tr>
<tr>
<td>Federal Sub Ford Direct Loan</td>
<td>Loan</td>
<td>1,750.00</td>
<td>0.00</td>
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<td>Loan</td>
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<td>0.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td>5,462.00</td>
<td>2,712.00</td>
</tr>
</tbody>
</table>

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# SCHEDULED FINANCIAL AID DISBURSEMENTS

**Award Year:** 2015-2016  
**Award Term:** Fall 2015

## SOME DISBURSEMENTS ARE READY.

Issues were found that could prevent **one or more** of the financial aid awards shown below from being disbursed to you as scheduled. Review the messages below and address any issues.

---

The process to update this page happens each business day. Continue to check back often for updates.

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Category</th>
<th>Accepted Amount</th>
<th>Fee</th>
<th>Net Amount</th>
<th>Earliest Possible Disbursement Date</th>
<th>Status</th>
<th>Explanation</th>
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<tbody>
<tr>
<td>Federal Pell Grant 1 (02)</td>
<td>Grant</td>
<td>$440.00</td>
<td>$0.00</td>
<td>$440.00</td>
<td>14-Aug-2015</td>
<td>Disbursed</td>
<td>This amount has been applied to your Student Center account. See your Account Inquiry for more information.</td>
</tr>
<tr>
<td>Federal Unsub Ford DirectLoan2 (11)</td>
<td>Loan</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>14-Aug-2015</td>
<td>Not Ready</td>
<td>You must first accept this award in your Student Center before it can be disbursed.</td>
</tr>
<tr>
<td>Boise State Gear-Up Award (02)</td>
<td>Scholarship</td>
<td>$1,250.00</td>
<td>$0.00</td>
<td>$1,250.00</td>
<td>14-Aug-2015</td>
<td>Disbursed</td>
<td>This amount has been applied to your Student Center account. See your Account Inquiry for more information.</td>
</tr>
</tbody>
</table>
Today’s Topics:

- ✔ The BASICS of Financial Aid.
- ✔ What should I BE DOING Right Now?
- ✔ Using my BoiseState STUDENT CENTER.
- ❑ What DATES do I need to know?
- ❑ How do I make sure I KEEP MY AID?
- ❑ Wrapping it UP!
## Fall 2015 – Key Financial Aid Dates

<table>
<thead>
<tr>
<th>AUGUST</th>
<th></th>
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<tbody>
<tr>
<td>2 3 4 5 6 7 8</td>
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<tr>
<td>9 10 11 12 13 14 15</td>
<td></td>
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<td>16 17 18 19 20</td>
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<tr>
<td>21 22 23 24</td>
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</tr>
<tr>
<td>25 26 27 28 29</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

- **24** Classes begin
- **17** Most aid applied towards fees
- **$14** First disbursement
- **20** Fee Payment Deadline

<table>
<thead>
<tr>
<th>SEPTEMBER</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3</td>
<td></td>
</tr>
<tr>
<td>4 5 6 7 8 9</td>
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</tr>
<tr>
<td>10 11 12</td>
<td></td>
</tr>
<tr>
<td>13 14 15 16 17</td>
<td></td>
</tr>
<tr>
<td>18 19 20 21 22</td>
<td></td>
</tr>
<tr>
<td>23 24 25 26 27 28 29 30</td>
<td></td>
</tr>
</tbody>
</table>

- **4** Credits locked for financial aid purposes
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If you drop a class after you’ve received your financial aid, you may need to pay money back.

TRUE
Keeping Your Financial Aid

Finalize enrollment **BEFORE** financial aid disburses, ideally by Aug. 10th

Talk to us if you are dropping courses **AFTER** financial aid disburses.
Satisfactory Academic Progress (SAP)

- Pace – 75%
- GPA – varies
- Max Credits – 180
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❑ Wrapping it **UP**!
Tips to Remember

- Check Student Center & BroncoMail weekly
- Add classes before you drop
- Finalize enrollment by 10th day (Census Date – Sept. 4)
- Know minimum credit requirements for aid (see handout)
- Meet Satisfactory Academic Progress (SAP)
Check out our online resources!

Website: FinancialAid.boisestate.edu
Boise State Financial Aid
College & University

Know what you OWE

www.nslds.ed.gov

1,754 likes +7 this week
9 visits 0 this week

What have you been up to?
FINANCIAL AID

FAQuest@boisestate.edu
scholarships@boisestate.edu

(208) 426-1664

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