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Another university had an issue with unethical situations so we want you to know your rights.

A financial aid administrator shall not require a student to fulfill personal errands or projects in exchange for financial aid or financial aid assistance. Should a student ever encounter such a situation, where a request is made beyond the federal, state, and institutional financial aid requirements, it is to be reported to Boise State University Compliance Reporting Hotline. You can report anonymously online at: www.boisestate.ethicspoint.com or call toll free 1-855-863-1299.
Introduction

This handbook is designed to save you time and money.

The time you spend reading this handbook can literally save you hundreds of dollars!

The amounts and types of aid you receive are adjusted throughout the academic year!

Check your Student Center and BroncoMail at least weekly.

Some types of financial aid are exhausted early in the application period! Other situations cause students to repay some or all of the financial aid received in a semester. Some students learn, after the fact, that they are no longer eligible for federal aid. Avoid these situations by reading this Aid Handbook.

- Learn about the best time to apply for aid in order to be evaluated for all types of federal and state aid.
- Discover the situations that trigger financial aid repayment.
- Learn now how to retain your eligibility for federal aid.

Factors impacting changes to the amounts and types of aid you receive include, but are not limited to:

- The number of credits in which you enroll
- The number of credits you passed during the academic year
- Withdrawing from classes
- The addition of new scholarships and educational resources
- The degree or certificate program you are pursuing
- Failure to meet Satisfactory Academic Progress standards
- Non-degree seeking status

Official correspondence will be sent to your BroncoMail student e-mail account. On Student Center you can see the details of your personal records and any requests for information. If and when changes are made to your aid, the changes will be immediately visible on Student Center. It is especially important to watch for “HOLDS” and “Financial Aid TO DOs.

http://my.boisestate.edu

1. BroncoMail
2. Student Center access
3. Boise State Financial Aid contact info
Have you ever wondered “What am I supposed to do now?” or “When do I get my money?”

http://financialaid.boisestate.edu

Timely Tips—fast answers to current questions

Boise State Financial Aid Office is on Facebook

Paperless award notifications and billing are in place at Boise State!

The financial aid process may be complicated and you have more than enough things to remember in your life. The Timely Tips section of the Boise State Financial Aid website is designed to prompt you and to respond to your questions before you even ask them! The Timely Tips are updated frequently to match the information appropriate for each time of year. You will be alerted to scams, services, and new policies as you need that information.

Boise State Financial Aid Office has a Facebook page! Students can become a fan of Boise State Financial Aid and receive timely updates through your Facebook account...a great option for students, as well as parents and spouses.

Stay informed of time sensitive, important financial aid information!

✓ Boise State Financial Aid Office has a Facebook page! Students can become a fan of Boise State Financial Aid and receive timely updates through your Facebook account...a great option for students, as well as parents and spouses.

When you are awarded financial aid, an e-mail notification is sent to your BroncoMail and the specific awards are visible on the Financial Aid section of Student Center. If you wish to receive some or all of your financial aid at Boise State, you will need to accept it on Student Center on “Accept/Decline Awards.”

You may reduce the amount of loans you wish to accept. If you are uncertain about whether to take subsidized or unsubsidized loans, simply leave them as “Offered” until you decide that you want them.
Questions about refunds or fee charges? 

The Payment & Disbursement Office and the Account Maintenance Center are your best sources of information regarding the status of your student account and to make a payment.

- E-mail these departments at SFInfo@boisestate.edu
- Call 426.1212 or 426.2134
- Stop by Room 101 in the Administration Building

Each semester ten days prior to your first class is the earliest your aid can be credited towards your student fees

The Finances: My Account section of the Student Center is your source for billing information. On this site you will see:

- Charges for student fees and Boise State housing
- Online payment options
- Actual or anticipated financial aid you have accepted on the Student Center
- Refunds of excess financial aid that exceed the costs of your fees
- Direct Deposit and I-Pay (installment payments)
- Health insurance waivers, if applicable

How you get your money

All federal aid eligibility criteria must be met at the time your financial aid is credited to your student account. Refunds will be disbursed either by direct deposit to a bank account of your choosing or by check mailed to your mailing address as reported on Student Center. Check Student Center to ensure your current address is listed.

You are responsible for your student fees EVEN IF YOU NEVER ATTEND the classes!

Please Note: When you register for classes, you are considered “enrolled” at Boise State University. You are responsible for paying your fees by the published deadline prior to the start of each semester. Failure to do so will trigger late fees, but your classes remain in place unless you drop them on Student Center. Other consequences may include:

- Receiving All Fs for your classes that semester
- Repaying some or all of your financial aid for the semester
- Losing your eligibility for future financial aid

Dropping some or all of your classes can have serious financial repercussions.

Read the Complete Withdrawal and All Fs section of the Aid Handbook for specific information.

What's New for 2015-2016

Federal Financial Aid laws are established by the U.S. Congress and may be changed during negotiations for the federal budget, debt ceiling adjustments and other political activities. While all changes made to date are reflected in this handbook, more changes may occur before or during the academic year. This section will be regularly updated if and when federal regulations change.

Information current as of April 20, 2015

FAFSA PIN is switching to FSA ID

Starting mid-May, 2015 students, borrowers, and parents will be asked to create an FSA ID (Federal Student Aid ID). One username and password will be used for all student and borrower-based websites. These sites include FAFSA on the web, NSLDS Student Access, StudentLoans.gov and StudentAid.gov. The new FSA ID will be comprised of a user-selected username and password. This will replace the Federal Student Aid PIN as the process by which students, parents and borrowers authenticate their identity to access their federal student aid information.
The major changes to Parent PLUS and Grad PLUS loans include:

- The U.S. Department of Education is developing a new loan counseling tool that would provide customized information to assist PLUS borrowers who are interested in voluntary counseling and additional consumer information.

- The time period used to determine adverse credit history will be reduced from the last five years to the last two years for charge offs and collections.

- The terms such as debt “charged off” and “in collection” have been defined to more accurately determine whether an applicant has an adverse credit history.

- A threshold debt amount of $2,085 is established where a potential borrower would not be considered to have an adverse credit history if below that amount. The threshold level will be indexed to inflation or the CPI.

- PLUS loan applicants who, despite having adverse credit will be able to receive a PLUS Loan based on either demonstrating extenuating circumstances or by obtaining an eligible endorser, but these borrowers will be required to participate in loan counseling.

- For added transparency, the Department will begin calculating and publishing annual cohort default rates for institutions receiving PLUS loans.

Students enrolled half-time or three-quarter-time may experience a change to the financial aid award at the time aid first disburses for the semester. The level of enrollment will be checked again on the 10th class day of the semester or summer Financial Aid Census Date. Changes may impact the total amount of aid received or may adjust the type of aid a student is eligible to receive.

Boise State highly recommends that you finalize your class schedule prior to the first disbursement for each semester as published on the Dates and Deadlines section of the Financial Aid website... which would be more than ten days prior to the start of the semester.

Students enrolled in fewer than 12 credits (or less than 9 graduate level credits) will have their Cost of Attendance (COA) reduced. Cost of Attendance is also referred to as the financial aid budget. This budget is a key component in calculating your financial aid, and is initially calculated at full-time enrollment status.
The most important points to remember are:

- Decreasing your enrollment level after your semester aid disburses may create a situation where you need to repay some financial aid for the semester.
- Increasing your enrollment level between the first disbursement and the 10th Day of Classes will likely create a fee balance on your record. Previously refunded aid may be needed to pay your additional class fees. Your loan eligibility will be recalculated upon request.
- Pell Grants will be adjusted daily based on enrollment level between the 1st aid disbursement and the Financial Aid Census Date (10th day of the semester, or published date for summer 2016).
- When the fall budget is adjusted for part-time enrollment, the spring student loans may be reduced. If enrolled part-time for spring semester, further reductions will likely occur.
- More details are available in the online Timely Tip “Financial Aid Based on Enrollment Level.” Within that Tip is also a link to actual budget totals for each level of enrollment.

With a recent Supreme Court decision, same-sex marriages meeting legal definitions are recognized for the purposes of Title IV financial aid eligibility. This determination applies to both a student and to the parents of a dependent student. This ruling applies only to couples who are in a marriage which occurred in a jurisdiction which recognizes same-sex marriage, but not to registered domestic partnerships or civil unions.

For the purposes of the Title IV Higher Education Act programs, a student or a parent is considered married if the student or parent was legally married in any domestic or foreign jurisdiction that recognizes the relationship as a valid marriage, regardless of where the couple resides.

For the 2015-2016 FAFSA, parents are referred to as Parent 1 and Parent 2, not as mother and father. Parent continues to mean your legal (biological and/or adoptive) parent or your stepparent. The rules apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parents are divorced but live together, you’ll indicate their marital status as “Unmarried and both parents living together,” and you’ll answer the questions about both of them.
- If your parents are separated but live together, you’ll indicate their marital status as “Married or remarried,” and you’ll answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.
### For First Time Aid Applicants

<table>
<thead>
<tr>
<th>Who is eligible for aid?</th>
<th>No matter how high the family income, students who meet the requirements below may be eligible to receive some type of federal aid:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Be admitted as a “degree-seeking student” in an eligible degree program</td>
<td>✓ Be admitted as a “degree-seeking student” in an eligible degree program</td>
</tr>
<tr>
<td>✓ Be a U.S. citizen or eligible non-citizen (such as a permanent resident)</td>
<td>✓ Be a U.S. citizen or eligible non-citizen (such as a permanent resident)</td>
</tr>
<tr>
<td>✓ Be meeting satisfactory academic progress once you have attended Boise State University</td>
<td>✓ Be meeting satisfactory academic progress once you have attended Boise State University</td>
</tr>
<tr>
<td>✓ Be registered with Selective Service if you are a male (designated at birth) who is 18 or more years old</td>
<td>✓ Be registered with Selective Service if you are a male (designated at birth) who is 18 or more years old</td>
</tr>
<tr>
<td>✓ Be in good standing with student loans and have received less than the lifetime limit.</td>
<td>✓ Be in good standing with student loans and have received less than the lifetime limit.</td>
</tr>
</tbody>
</table>

The **Free** Application for Federal Student Aid (FAFSA) is the key to accessing federal and state financial aid. Completing the FAFSA is necessary to be considered for grants, need-based scholarships, work-study, and student loans. BEWARE of scams on the web using similar web addresses that include “FAFSA” that will charge you up to $300 for assisting you with the FAFSA. Remember, the first “F” in FAFSA stands for FREE. Completing the FAFSA is easier than people expect. If you have a question, that web site provides excellent helpful hints for each question and there is information for calling, emailing, or chatting with the federal FAFSA folks.

A FAFSA needs to be completed for each academic year for which you are seeking aid. After completing one FAFSA, the following year you can choose to have the FAFSA “pre-filled” with demographic information reported on the previous FAFSA.

The online FAFSAs are “signed” electronically by using a PIN or FSA ID and Password. A student is required to sign the FAFSA each time the FAFSA is completed or when corrections are made to it. If the student is required to include parent information on the FAFSA, at least one parent needs an FSA ID and he/she must also sign each time the FAFSA is completed or when corrections are made to it.

Students and parents have the will create their own PINs/FSA IDs, and choose the security questions and answers you wish to use should you need to recover your User Name and Password later.

The Social Security Numbers (SSN), names, and dates of birth information submitted by the applicant and parent are transmitted for a match with the Social Security Administration. If a SSN, name, and date of birth are successfully matched, the PIN remains valid and becomes a permanent PIN.

This PIN/FSA ID will be used extensively during and after your college years. Direct Loan borrowers will use it to sign an electronic master promissory note, to manage your Direct Loan account and to access information about federal loans you borrowed at [www.nslds.ed.gov](http://www.nslds.ed.gov).

Your FSA ID will be used in subsequent years to file your FAFSA and to review and make corrections to your FAFSA. You will continue to use your PIN after you leave college when you are reviewing your financial aid history, managing your student loans and applying for Parent PLUS loans!

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**Online FREE application at**

[www.fafsa.gov](http://www.fafsa.gov)

2015-2016 academic year=

- Fall 2015
- Spring 2016
- Summer 2016

A parent and a dependent student each need their own FSA ID

[www.pin.ed.gov](http://www.pin.ed.gov)

PIN/FSA ID data is double checked

After PIN/FSA ID data is confirmed, use it for other business

Save your PIN/FSA ID for multiple purposes
If you lose your PIN, request a duplicate

If you ever had a PIN, use the “Request a Duplicate PIN” option on the PIN web site if you ever forget it. Then choose the “Display Now” feature to immediately see the PIN. You will need to pass a security question before the PIN will be visible.

Priority Deadlines:
February 15 =
March 15 =
June 1 =

New freshmen and new transfer students - submit FAFSA
Current or returning Boise State students - submit FAFSA
Requested documents must be submitted to retain Priority Status

Document requests are made through Student Center To Do items and may include federal IRS Tax Return Transcripts, W2s, verification forms, citizenship, Selective Service, veteran documents as well as documentation of homelessness, guardianship, or orphan status.

Benefits of being a Priority FAFSA Applicant

To be considered for the best and most aid, you will need to meet the published “Priority Deadline” which is always in the spring, prior to the start of a new academic year. The earliest date you can begin applying for the following academic year is January 1.

Priority Applicant Aid

Only Priority Applicants will be eligible to receive Perkins Loans, SEOG Grants, Work-study funding, and Need-Based Scholarships. Actual eligibility for the above aid is based on FAFSA results and federal need.

Estimate your income

It is appropriate to use estimated tax year income in order to meet the Priority Deadline. It is better to meet the Priority Deadline (described below) than to wait until taxes have been completed! After federal taxes have been completed, you are expected to return to the FAFSA web site to correct the estimated amounts using the IRS Data Retrieval. Fall aid is guaranteed to be in place by the fall semester Fee Payment Deadline if you are a Priority Applicant and you submit all requested documents by June 1st.

IRS Data Retrieval Tool

After you and your family file your taxes, you have the option to retrieve that income data and have it automatically imported into your FAFSA. The IRS data will be available approximately 2 weeks after you have electronically filed taxes, or 6-8 weeks if you file paper tax returns. To use this option, log into the FAFSA.gov web site. You may retrieve IRS data for the first FAFSA transaction, or you can use it to correct the estimates you used to complete the FAFSA.

Easy access to IRS Tax Return Transcripts for Verification

For students selected for FAFSA verification who are unable to use the IRS Data Retrieval Tool for either their personal tax information or their parents’ tax information, a Tax Return Transcript may be required. If this document is requested in your To Do list, please note that you are now able to acquire it immediately. In previous years, the Tax Return Transcript was ordered online or by phone and could take up to two weeks to receive the document. Now you may view your Tax Return Transcript online and print it immediately. Note: Using the IRS Data Retrieval Tool is still your best option. It will shorten the entire verification process by 2+ weeks. See for instructions: http://www.irs.gov/Individuals/Get-Transcript

Provide Social Security Number to Boise State

Students wanting financial aid and scholarships will need to provide their Social Security number on their Boise State Admissions application because that number is necessary to match each FAFSA application to each student.
<table>
<thead>
<tr>
<th><strong>Regular Aid Applicants</strong></th>
<th>If the incorrect SSN is used on the FAFSA, the student must re-start and file an entirely new FAFSA application.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Are you less than 24 years of age?</strong></td>
<td>If you miss the priority deadline, you should still apply for aid and may be awarded Pell, and federal Direct Loans if you meet all other eligibility requirements. Just remember that the entire awarding process must be completed before your 2015-2016 academic year enrollment ends. It would be wise to apply immediately even if you are uncertain about enrolling for college or your need for financial aid.</td>
</tr>
<tr>
<td><strong>Unaccompanied Homeless Youth</strong></td>
<td>Most unmarried undergraduates under the age of 24 are considered dependent for federal financial aid purposes. Many of the above students are financially independent from their parents with little or no support for college expenses. Being financially independent from your parents or not being claimed on your parents’ tax return has no impact on your federal financial aid dependency status. A few students with unusual circumstances may need to complete a Petition for Dependency Override. On the Financial Aid web site <a href="http://financialaid.boisestate.edu">http://financialaid.boisestate.edu</a> you will find a form that shows the criteria and documents needed for this petition.</td>
</tr>
<tr>
<td><strong>Aid options for dependent students without help from parents</strong></td>
<td>Students coming to Boise State directly out of high school who have an unaccompanied homeless youth determination by their school district liaison at any time on or after July 1, 2014 may answer “yes” on the FAFSA for the appropriate homeless question determining independent status. Documentation of this designation will be required.</td>
</tr>
<tr>
<td><strong>Students 21 years old or younger who are homeless (lack fixed, regular housing), are self-supporting, and who are not living with their parents because of unusual circumstances may be considered independent students for federal financial aid purposes. Students who mark this designation on the FAFSA will be required to submit specific documentation to support this designation. Each student’s living situation and documentation will be considered on a case-by-case basis.</strong></td>
<td>Dependent students who are financially independent from parents and whose parents refuse to complete the FAFSA may receive federal unsubsidized loans. It might be possible to complete the FAFSA without parents' income information, but it is always in your best interest to include your parents’ information.</td>
</tr>
<tr>
<td><strong>How to correct your FAFSA information</strong></td>
<td>Federal unsubsidized loans are the least desirable federal aid, but are superior to alternative education loans from private lenders! For this option, it is necessary to print out and submit a form called Petition for Dependent Students without Parental Help which is found on the Boise State Financial Aid web site. In the instructions, please note that the student needs to provide a detailed letter and budget demonstrating his or her financial independence.</td>
</tr>
</tbody>
</table>
Correct your FAFSA
Review your Student Aid Report
Start a new FAFSA or continue with a saved FAFSA

Review the Student Aid Report

When to make corrections

Dependent student AND a parent must sign

“The FAFSA is a snapshot, not a movie”

Shortly after you submit your FAFSA, you should return to the FAFSA web site to review your “Student Aid Report.” The Student Aid Report is a confirmation of the data you entered on the FAFSA application AND it provides you with instructions for any issues identified when the federal FAFSA processor analyzed your application.

You should make FAFSA corrections when you find an error on the Student Aid Report (SAR) or after you have completed your taxes. Two weeks after filing taxes electronically, you may choose to import tax information into the FAFSA. After logging into the FAFSA web site, choose the IRS retrieval option. Also read the comments section of the Student Aid Report to make certain your FAFSA does not have a “Rejected” status. If it is rejected, you can easily fix the application by following the instructions on the SAR.

If you are a dependent student, and included your parents' information on the FAFSA, each time you make corrections to your FAFSA, both you and your parent must sign the FAFSA using your individual PIN numbers. If your parent does not have a PIN, you will need to print and mail a Signature Page from the FAFSA website each time you make corrections.

The FAFSA reflects your family’s status on the day you complete the application. Thus, if you change your name, get divorced or your bank balances change, you should NOT update your FAFSA. In fact, if you attempt to update the FAFSA as your status changes, it is likely that you will create havoc for yourself.

A dependent student may submit a FAFSA as a single student and then update his or her marital status if they get married within the year.
The Financial Aid Office CAN help you if you have an unexpected financial reversal. Use the Special Conditions form located on the Boise State Financial Aid web site for these situations, or email/call the office for more information.

The first time you wish to receive a federal Direct Student Loan, you are required to complete an online loan entrance counseling session. It will take you approximately 30 minutes to complete the session. At the end there is a quiz that you must pass in order to complete this “To Do” item.

To begin the entrance counseling session, you will need to sign in with your FAFSA PIN. This is also the same location where you will complete a Master Promissory Note.

The Master Promissory Note (MPN) is the second online process that a first-time Direct Loan borrower needs to complete. By completing this legal document, you will be agreeing to repay the loan.

✓ Be prepared to provide two references’ names, addresses, and phone numbers

✓ You MUST use your PIN because that serves as your legal signature on the MPN

✓ Use your legal name as it appears on your Social Security Card

✓ Print and file a copy of the MPN for your records

✓ Log off and then log back into the site to check the status of your MPN to make certain it is complete.

Once awarded aid, on Student Center click “View My Financial Aid.” You will notice a breakdown of the estimated average Cost of Attendance (COA) at Boise State University. This is also casually referred to as your budget. It includes averaged expenses for student fees, textbooks, room and board, transportation, and miscellaneous personal expenses. This amount is much higher than the actual amount you will pay directly to Boise State because it include estimates of indirect costs representing all of a student’s
## Reduced COA for part-time students

For 2015-2016, your cost of attendance will be based on your academic workload in addition to the typical factors such as residency status, and housing plans while you are enrolled. If you will be a part-time student, you may see your financial aid reduced prior to the first disbursement of your aid each semester. Your COA will be finalized based on your level of enrollment on the Pell Census Date, typically the 10th day of the semester.

## Expected Family Contribution (EFC)

The Expected Family Contribution (EFC) is the result of your completed FAFSA. It is an index used to determine the types of aid you are eligible to receive. The EFC, a measure of your family's financial strength, reflects the differing financial resources that students and families may be able to provide towards a college education for one academic year.

## Financial need = Cost of Attendance - Expected Family Contribution

The difference between the COA and EFC amounts represents your “Unmet Financial Need.” Most, but not all, federal aid is awarded based on need. When determining your federal aid, some scholarships, grants, work-study funds, Perkins and subsidized loans may not exceed your “Unmet Financial Need.” It is still possible to receive unsubsidized student loans, PLUS loans, some scholarships and/or alternative loans up to the full amount of your “Cost of Attendance.”

## Complete a Privacy Release if someone is assisting you

Your personal information about financial aid, account balance, admission status and such may not be shared with parents, spouse, or most non-Boise State agencies without your written permission. You may find it helpful to have another person help sort through the administrative details associated with the college experience - especially the financial records. A Privacy Release form can be picked up from all of the offices located on the first floor of the Administration Building or you may print a form from the Financial Aid website: financialaid.boisestate.edu/Printable-Forms. The completed Privacy Release will need to be returned to the Registrar’s Office.
# Prior to the Academic Year

**When to complete the FAFSA**

You must reapply for financial aid for every academic year. Applying before the “Priority Deadline” ensures that your application is evaluated for all types of aid and that your aid is in place before the fall semester deadline to pay fees. The earliest day you may submit the FAFSA for the following academic year is January 1.

<table>
<thead>
<tr>
<th>Priority Deadline:</th>
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</thead>
<tbody>
<tr>
<td>February 15 =</td>
</tr>
<tr>
<td>March 15 =</td>
</tr>
<tr>
<td>June 1 =</td>
</tr>
</tbody>
</table>

**New freshmen and new transfer students**

**Current or returning Boise State students**

**Requested documents must be submitted to retain Priority Status**

**Make corrections to your FAFSA when your taxes are complete**

The ideal situation is to complete your tax returns before the Priority Deadline. However, it is more important to submit your FAFSA before the Priority Deadline even if you need to estimate your tax year income data. If you estimate income data, you need to return to the FAFSA website to make corrections to your FAFSA once your taxes are complete. Change the FAFSA to reflect the actual data on your tax return. Remember to change the answers for “Have you completed your taxes?” and “What tax form did you file?”

Additional documents are often needed before the awarding of aid can occur. Applying early provides you time to submit documents before June 1st to retain your Priority status and thus have your aid in place before classes start fall semester.

**Oops! You missed the Priority Deadline**

If you miss the Priority Deadline, you may still apply for aid. Your application will be evaluated for a Pell Grant, and federal Direct Student Loans. Just remember that the entire awarding process must be completed before your 2015-2016 academic year enrollment ends. Allow at least one to two months for processing.

**How long does it take to process a FAFSA?**

Although many student applicants are awarded aid within two weeks of completing the FAFSA, you need to allow more time to gather and submit requested documents.

Awarding financial aid is a process governed by federal regulations that universities must follow. The results of your FAFSA may trigger requests for documents such as:

- a birth certificate
- copies of federal IRS Tax Return Transcripts and W2s
- a social security card
- verification of food stamp program participation or child support paid

After you submit documents to the Financial Aid Office, the manual review process may take four to twelve weeks. This time frame includes transmitting changes to the federal FAFSA processor for approval.
Check Student Center “Financial Aid To Do’s” at least weekly.

If you can see the To Do – you need to follow the instructions.

Approximately 30% of Boise State FAFSA applicants are selected for “Verification.”

The U.S. Department of Education requires that a portion of federal aid applicants be selected for a manual review of their FAFSA. This review is called “verification.” When you sign the FAFSA application you agree to supply any additional information the Financial Aid Office may require. The process corrects likely errors made when completing the FAFSA.

If you are selected for verification, you will have multiple “Financial Aid To Do” items visible on Student Center. These “To Do” items ask you to submit various forms and federal tax documents. Based on the documents...
submitted, there may be additional requests for clarifying information. The financial aid processes will continue only after you submit the requested documents. The 2015-2016 verification To Do items will start appearing on Student Center in April, 2015. Even if you have already been awarded financial aid, you must complete these To Do items before you can receive the aid.

Rather than verify the same information for each student selected for verification, the process targets a specific section of the FAFSA and will vary from student to student. One student may need to complete a form about Household Size, another student need may to complete a Child Support Paid form. This change can reduce the number of To Do items and documents a student must submit. Verifying income is still a key component of verification, especially for applicants who initially estimated income on the FAFSA; however, the IRS Retrieval Tool described below will greatly reduce the need to provide paper tax documents.

The IRS Data Retrieval Tool allows students and parents to electronically transfer the IRS tax return amounts needed to complete or to correct the FAFSA. If your FAFSA is selected for income verification, and you use the IRS Data Retrieval Tool without changing any of the amounts, it will be unnecessary for you to provide federal IRS Tax Return Transcripts! This tool will save you significant time.

The IRS Data Retrieval Tool at FAFSA.gov

**When IRS data is available**
- Allow at least 2 weeks after the federal taxes are electronically filed
- Allow at least 8 weeks after filing a paper federal tax return

**How to use the IRS Data Retrieval Tool**
1. Go to www.fafsa.gov
2. Choose 2015-2016 FAFSA
3. Select "Make FAFSA Corrections"
4. Navigate to the income section
5. Follow instructions to determine your eligibility for tool
6. Choose to have 2014 IRS Data copied into your FAFSA

**When to request an IRS Tax Transcript**
If you are unable to use the IRS Data Retrieval Tool to provide tax information, AND you have been selected to verify income information, you will see a To Do item on your Student Center requesting an IRS Tax Return Transcript. If you are unable to use the IRS Data Retrieval process, and you have a To Do item requesting a Tax Return Transcript, you must obtain an IRS Tax Return Transcript. After you receive it, submit it to the Boise State Financial Aid Office.

You can download and print your transcript immediately, or request the transcript be mailed to you on record.
- Web: http://www.irs.gov/. Click on “Get Transcript ONLINE.”

A few families, in the situations identified below, must provide 2014 W-2s/1099s to be submitted along with your IRS Tax Return Transcript. If an individual who filed a joint income tax return is now...
- ...married to someone other than the person on the joint tax return.
- ...separated, divorced or widowed.
Aid is tentative until verification is completed

You will likely see a change to your EFC which means you may become MORE or LESS eligible for aid as a result of the verification process. If aid was awarded to you at the time you were selected for verification, the financial aid is tentative.

How long does the verification process take?

The length of time for verification depends on:
✓ how quickly you submit copies of the requested documents
✓ how thoroughly you complete the forms
✓ the time of year in which you submit the documents
✓ The average length of time for verification is 3 - 6 weeks.

Avoid the last minute rush, submit verification documents before June 1

Students who submit documents in April, May or June will find the process to be significantly faster than waiting until July, August and September. Those who wait often find that their financial aid will become available well after the start of fall semester. Likewise, spring semester applicants will find it wise to submit verification documents by October 1.

Submit documents no later than 45 days PRIOR to the last day of enrollment

The 45 days are needed to process the documents, to send and receive back corrections from the federal FAFSA processor.
✓ Students who have withdrawn from classes have 45 days from the date of withdrawal to provide verification documentation to determine Pell Grant eligibility.
✓ Pell eligible students who have NOT withdrawn from all classes, your deadline is the earlier of:
  o 180 days from the last day of the semester to provide all documents;
  o 45 days prior to the date established by the U.S. Secretary of the Department of Education (September)

Accept your aid on Student Center

Student Center is the official source for your financial aid award notification. Once you log into Student Center, you can see the offers and you will need to accept, reduce, or decline those offers electronically. On the student center screen go to: Financial aid > Accept/Decline Awards > 2016. It is important to accept scholarships within 28 days of the offer. Perkins loans, SEOG grants, and work-study funds need to be accepted within 30 days. These types of aid may be canceled and re-awarded to other students if not accepted before the deadline has lapsed. Awards are subject to revision if additional information is received and/or corrections are made to the FAFSA.
Uncertain about accepting the Ford Direct Loans?

Aid you accept is split between the fall and spring

Click on all underlined links on your award screen

1. Read the Terms & Conditions of your awards!

2. Click on all underlined links on your award screen

3. Check the boxes to the right of the aid you wish to accept or reduce

4. Use the SUBMIT button; avoid the accept all or decline all buttons

Uncertain about loans? Leave them as "Offered"

Many students receive private scholarships from their high schools, civic groups, or tuition assistance from employers. One of the terms under “Terms & Conditions of Aid” is that you must report any educational benefit you expect to receive that is not already visible on your Student Center financial aid award. Report your external scholarships and resources information by sending an email message to: scholarships@boisestate.edu.

Report external scholarships and educational benefits

It is recommended that you leave the Ford Direct loans in the “OFFERED” status until you need them. You are only responsible for the student loans amounts you actually “ACCEPT.” If you decide later that you need some or all of the Ford Direct Loans, you only need to return to Student Center to “ACCEPT” them. If you “DECLINE” the Direct Loans, you may ask for them to be reinstated, but it is a much slower manual process. (Perkins loans and work-study awards need to be accepted within 30 days or they may be canceled.)

Generally, for students enrolling fall semester, the initial federal financial aid offered will be split evenly between fall and spring semesters. (except for students graduating after fall semester). Plan for the amount of aid you will need for both semesters. Whatever amount you accept will be split between fall and spring semesters.

Essential information is associated with each hyperlink on this screen of Student Center. You will find descriptions and instructions for each type of aid you have been offered. In particular, make certain you read the Terms and Conditions of Aid Acceptance. The full content of these conditions can be found in the Appendices section of this handbook.
Examples of external educational resources

<table>
<thead>
<tr>
<th>Examples of external educational resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>When this assistance appears on your Boise State student account, it is reported to financial aid. Federal regulations require that this education aid be included in your financial aid award and calculations. Your previously awarded aid may be adjusted in order to accommodate the extra financial assistance you are receiving.</td>
</tr>
<tr>
<td>These benefits include, but are not limited to:</td>
</tr>
<tr>
<td>✓ Scholarships from non-Boise State donors</td>
</tr>
<tr>
<td>✓ Vocational Rehabilitation assistance</td>
</tr>
<tr>
<td>✓ Trade Act Adjustment aid (or WIA assistance)</td>
</tr>
<tr>
<td>✓ Tuition waivers for graduate assistantships</td>
</tr>
<tr>
<td>✓ Employer tuition reimbursement</td>
</tr>
</tbody>
</table>

Challenges when external educational resources are unreported...

<table>
<thead>
<tr>
<th>Challenges when external educational resources are unreported...</th>
</tr>
</thead>
<tbody>
<tr>
<td>When external educational resources are reported after your financial aid has been disbursed, it can create challenges for you. Rather than making you repay fall aid, adjustments will likely be made to your spring aid. Thus, you may receive a large sum of financial aid for fall semester, but little or no financial aid for spring semester. If all of the financial aid for the academic year has already disbursed, you may face a situation where you need to repay large amounts of federal aid.</td>
</tr>
</tbody>
</table>

Sometimes aid is canceled

<table>
<thead>
<tr>
<th>Sometimes aid is canceled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal processes require Boise State to cancel financial aid for students who are not enrolled for a semester, or who are ineligible for aid for a semester. If your aid is canceled because you are not enrolled for fall semester, but you plan on attending spring semester, please prompt the Financial Aid Office. Examples of when aid is canceled:</td>
</tr>
<tr>
<td>✓ You decided not to enroll for a semester</td>
</tr>
<tr>
<td>✓ You do not meet Satisfactory Academic Progress Standards for the semester.</td>
</tr>
<tr>
<td>✓ You accidentally dropped all of your classes during the drop/add period at the beginning of the semester</td>
</tr>
<tr>
<td>✓ You are in default on a federal loan</td>
</tr>
</tbody>
</table>

In these situations, re-awarding your financial aid is a manual process. You will want to contact the Financial Aid office to request a review of your account. When you ask for your aid to be reinstated, it helps if you identify the semester in which you will be attending.

When do your classes start?

<table>
<thead>
<tr>
<th>When do your classes start?</th>
</tr>
</thead>
<tbody>
<tr>
<td>If any class in which you are enrolled starts during the first 7 days of the semester, your aid will be credited to your Boise State student account approximately 10 days prior to the start of the semester.</td>
</tr>
</tbody>
</table>

Financial aid will be disbursed based on when your classes begin

<table>
<thead>
<tr>
<th>Financial aid will be disbursed based on when your classes begin</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMPORTANT - If no class starts during the first 7 days of the semester, your aid will be credited to your Boise State student account approximately 10 days prior to the start of your earliest class, which may result in your bill being due before your financial aid can be released. In this situation, late fees will be waived if your financial aid awards for that semester exceed your charges and the only reason for the delayed crediting of your aid is because of the late start date of your earliest class.</td>
</tr>
</tbody>
</table>
Use the “View Disbursements” screen to check for financial aid status prior to each semester.

Add up the Net Amount of your disbursable aid.

(Work-study is excluded)

Subtract total from the balance on your Student Center Account.

Determine whether you will owe money or receive a refund.
While You are Enrolled

Verification selection after you are awarded aid

You may be asked for verification documents after you are awarded financial aid. The first requests will occur early in March. Situations that most commonly trigger this request include when a significant change has been made to your FAFSA or when there appears to be conflicting information. If you are selected for verification, you need to submit documents quickly. Financial aid must be canceled for students and families who are non-responsive to requests for verification documents, even if that aid has already disbursed!

Marital status update

A dependent student can file a FAFSA early, as a single person, and later update it to reflect a marriage during the academic year. When changing the FAFSA to show “married,” the student will need to add the spouse's 2013 income information and change the number in household and the number in college. Changing your status to married will permit you to borrow more in student loans; however, it may negatively or positively impact your Pell Grant eligibility.

What credits count towards financial aid?

Internship credits must be added by the tenth day of classes to be counted for aid purposes.

Financial Aid Eligible Credits Defined

Repeated credits may, or may not, be counted toward semester credits when determining financial aid eligibility

Examples and explanations

Classes that do not apply towards your GPA generally do apply towards your Pell Grant award for the semester. These classes include:

- CHEM 99 = 2 cr.
- EDUC 30 = 1 cr.
- MATH 15, 25; ENGL 90 = 3 cr.
- MUS-APL 10; THEA 10 = 1 cr.

Generally courses that appear on your class schedule and that apply towards graduation are financial aid eligible... with the following exceptions:

- Students are limited to a total of 9 workshops
- Enrolling in a previously passed class for the third or more time will usually be ineligible for determining financial aid eligibility. See the explanation and examples for repeated credits below.

Each semester, when counting credits to determine aid eligibility for that semester; many repeated classes will be excluded from the financial aid eligible credit count. A student can be paid on a repeated class IF the class was never previously passed. A student can also be paid for repeating a previously passed course as long it is the first repeat of the course.

<table>
<thead>
<tr>
<th>Course</th>
<th>1st attempt</th>
<th>2nd Attempt</th>
<th>3rd Attempt</th>
<th>Is class FA payable for the Enrolled Semester?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course 1</td>
<td>F</td>
<td>D</td>
<td>Enrolled</td>
<td>No</td>
</tr>
<tr>
<td>Course 2</td>
<td>D</td>
<td>Enrolled</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Course 3</td>
<td>D</td>
<td>D</td>
<td>Enrolled</td>
<td>No</td>
</tr>
<tr>
<td>Course 4</td>
<td>D</td>
<td>F</td>
<td>Enrolled</td>
<td>No</td>
</tr>
<tr>
<td>Course 5</td>
<td>W</td>
<td>F</td>
<td>Enrolled</td>
<td>Yes</td>
</tr>
<tr>
<td>Course 6</td>
<td>D</td>
<td>W</td>
<td>Enrolled</td>
<td>Yes</td>
</tr>
</tbody>
</table>

1. Credits are excluded from the financial aid eligible credits because it is the second time the course is being repeated and it was previously passed.
2. Yes, these credits may be counted, even though it was previously passed, because it is the first time the class is being repeated.
3. No, even though student may need a "C" to progress in classes, student has passed the class with a "D" and this is the second repeat.
4. No, the class credits are no longer considered for financial aid eligibility because it has been previously passed and this is the second time it is being repeated.
5. This course has never been passed so may still be counted towards financial aid eligible credits.
6. W's and Complete Withdrawals (CWD) are excluded when counting the number of times a course has been repeated.

Impact of Wait Listed credits

Credits for classes you have on a registration wait list are counted towards financial aid eligibility only after they are added to your schedule. Once you are officially registered for the class, you will also see your student fees increase. Because financial aid is disbursed prior to the semester classes starting, and you have two weeks to adjust your schedule, you may need to use early refunds to pay your extra fees. Typically, it takes two to three business days for a Pell Grant or other aid to be adjusted and for your account to reflect an accurate balance.

Additional Loan Requests

Often a student will become eligible for more student loans due to a change in enrollment or a grade level increase after a semester ended. Additional loans are rarely offered automatically. Should you need additional assistance you only need to call, email, or stop by the financial aid office to have your loan eligibility assessed.

Limitations for disbursing aid after a semester ends

Federal regulations are very tricky about disbursing aid for a semester that has ended. For this reason, it is always best to have the aid disbursed during the semester for which it is intended. Once a semester has ended, factors determining your eligibility for that semester’s financial aid include:

- the number of credits you passed
- your Satisfactory Academic Progress status
- the date your FAFSA was received
- when you accepted your student loan
- your enrollment in the next semester (of the same financial aid year)

Due to the strict regulations and liability issues, it may be necessary for a student’s unaccepted aid to be canceled until eligibility for that aid can be confirmed. There will also be a delay in disbursing that aid until the semester’s grades have been made official and Satisfactory Academic Progress had been checked.

Special Conditions

If you have changes in your financial circumstances for reasons such as separation or divorce, recent disability, loss of child support or excessive medical expenses, you may request the Financial Aid Office to re-evaluate your financial aid eligibility. On the Financial Aid Office web site, you can print a Special Conditions form. That form provides information about the different types of situations and about the documentation required for each type of situation. Special Conditions will be considered only when clear documentation is attached. Unique criteria and time frames apply for job losses. Special Conditions - Income Review forms are available in June.
Budget Increases

Financial aid can be awarded up to the Cost of Attendance for a given academic year or semester. This is also referred to as your budget. You may find it necessary to increase your budget so that you may increase your eligibility for work-study or student loans. Printable forms on the Financial Aid website can be used to increase your budget for educational expenses for the academic term such as: day care expenses, and the purchase of a computer. For unexpected car repairs, medical/dental/optical expenses, or unique educational experiences beyond Idaho, a Special Conditions form should be utilized. Pay close attention to the instructions on each form.

Child Maintenance Allowance

Independent financial aid recipients who have a zero (0) EFC may be able to increase their "Cost of Attendance" or budget for expenses related to dependent children between the ages of 0 - 18. This adjustment may result in an increase to the work-study award or to student loans. Students seeking this allowance will need to have their FAFSA application verified with 2013 IRS Tax Return Transcripts, W2s and other verification documents, if verification has not already occurred for 2015-2016. Call 426.1664 to make an appointment with a financial aid counselor to learn more about eligibility factors.

When you take classes at two universities

Students can receive financial aid from only one school at a time. Boise State currently provides financial aid for a limited number of programs at specific schools (CSI, ISU, and CWI). Other universities may provide financial aid to you when you are taking classes and admitted as a degree-seeking student at their university while enrolling in Boise State classes. If so, ask that school’s Financial Aid Office for a “Consortium Agreement” to complete and to submit to the Boise State Financial Aid Office.

Aid for education exchange programs

Financial aid is available to students in the Studies Abroad and National Student Exchange programs. Generally, a student’s Cost of Attendance will be increased based on the costs at the host institution. While increasing a student’s budget will increase a student’s eligibility for financial aid, Pell Grants and annual student loan limits remain the same. Once a student has received the maximum federal student aid possible, a Parent PLUS loan or alternative loan from a private lender are options to fill the gap between a student’s aid and the anticipated costs. Questions can be directed to the International Learning Opportunities Office, (208) 426-2630.

Summer Aid

Summer financial aid is awarded independently from fall and spring semesters. Pell Grants and student loans are also awarded uniquely. After you enroll in summer classes, Pell Grant recipients will automatically be awarded any grants for which they are eligible.

Summer loan availability depends on the amount of your annual loans left over from the previous fall and spring semesters. You must be enrolled in at least 6 credits (5 for graduate students) to be eligible for loans. Students wishing to receive summer loans can check loan eligibility and submit a summer loan request on Student Center > Student Center > Financial Aid > Request Summer Loans. Requests for loans should occur only after you have registered and finalized your summer class schedule. Between March and June, please refer to Timely Tips on the financial aid website (http://financialaid.boisestate.edu) for more information.
**Unique financial aid impact when you drop a summer class**

- Summer classes are offered in a variety of timeframes, such as 3-week, 5-week, and 8-week sessions. Because all of the summer sessions are shorter than a standard 15-week semester, they are considered "modules" in the world of federal financial aid. Once summer classes begin, if you drop a summer class, yet are enrolled in a session that starts later in the semester, you may receive a prompt on Student Center asking if you intend to attend classes later in the (summer) semester. How you respond will let the Financial Aid Office know if you are dropping a summer class, or completely withdrawing from the summer term.

- The Complete Withdrawal Policy is in Appendix D: see section about financial aid recalculations when the student is enrolled in and withdraws from "modules."

**You must make Satisfactory Academic Progress to remain eligible for federal aid**

Federal financial aid eligibility is contingent upon maintaining Satisfactory Academic Progress (SAP) toward a degree or certificate. Read the complete Satisfactory Academic Progress policy online or in Appendix C: Satisfactory Academic Progress Policy of this Aid Handbook.

Highlights from the policy include:

- **The standards that are checked are:** Pace (credit completion rate), Comprehensive GPA, and Maximum Credits standards.
- **The Cumulative Boise State and transfer credits** attempted and completed are utilized in calculating 75% Pace credit completion rate.
- **Comprehensive GPA** will include all of the original grades that are visible on your transcripts, regardless of grade replacements for repeated classes, or grade exclusions. The Comprehensive GPA is significantly different from the Cumulative Boise State GPA that appears on your transcript.
- **Developmental credits**, such as Math 25 and English 90, are excluded as credits attempted and completed, for the overall minimum standards; however, they are included when a student is on a SAP Probation or Academic Plan.
- **Challenge and test credits** are included in credit completion calculations.
- **Prior Learning credits (e.g. CLEP credits)** are included in the Pace credit completion calculations.
- **Repeated courses** count as credits attempted. They will be counted as credits completed only once - that is, the first time a passing grade is received. If you fail a course that was previously passed, zero (0) credits will be deemed completed. Grades of D- or better are considered passing grades.
- At any point, when it is mathematically impossible for a student to graduate within the **maximum credit standard**, that student will be considered in violation of the SAP Policy, and ineligible for financial aid.

You have access to view your specific SAP data on Student Center! The data you see will be the results calculated after grades were posted for the most recent semester you attended Boise State. If you are returning to Boise State after taking off several years, your SAP data will be visible after your first semester back.
Path: Student Center > scroll down to "Finances" > use "other financial" drop down box > choose "Check SAP Status"
Many students realize after the fact that decisions they made require them to repay some or all of their financial aid for a semester. The consequence can amount to several hundred dollars. Save yourself this stress by understanding the impact of your decisions before you make them.

These situations include, but are not limited to:

- Changing credit load during the Add/Drop period at the beginning of each term
- Dropping a class or workshop that you never attended
- Failing to meet prerequisite requirements for classes offered in a sequence for the same semester
- Changing your degree plan or academic career
- Completely withdrawing from all your classes for a semester
- Receiving grades of all “Fs” for a semester
- Receiving an “F” for a class you never attended
- Receiving a "W" or "CWD" for a class you never attended
- Receiving additional educational assistance, such as scholarships and graduate assistantships, after your financial aid has disbursed
- Discovering that you have been awarded over the annual loan limits or the lifetime aggregate limit
- Graduating with your bachelors when enrolled for less than one academic year requires your loans to be prorated based on enrollment.

If financial aid has been disbursed and you reduce your credit load, you may have to repay funds. The amount of a Pell Grant is based on the number of credits in which a recipient is enrolled. The amounts will be adjusted each time you drop and add classes between the dates of your Pell Grant disbursement and the 10th day of classes. (Summer dates differ for each session. Check the published dates for your class sessions.)

Be aware that dropping a class that is not included in your GPA calculation will still impact your financial aid credit load. Examples are:

- CHEM 99 = 2 cr.
- EDUC 30 = 1 cr.
- MATH 15, 25; ENGL 90 = 3 cr.
- MUS-APL 10; THEA 10 = 1 cr.
- TEACH-ED 71 = 1 cr.

In addition, if you are a Pell Grant recipient you need to make certain that you are enrolled in all classes and credits - including internship credits - by the 10th class day of the semester or the summer census date. If you have fewer than 12 credits, you can anticipate that your Pell Grant may be reduced from the amount initially offered to you. Generally, the reduced amounts are 75%, 50%, or 25% of the full semester Pell Grant.

If you drop a class before it begins, those credits will be excluded from Pell Grant enrollment calculations. For example: you may have 12 credits on the 10th day of the semester, making you eligible for a full semester’s Pell Grant, but later you drop a 1 credit workshop before it begins. That 1 credit is no longer eligible for Pell Grant enrollment which means you will likely need to repay 25% of the Pell Grant amount previously disbursed.
<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sequenced class prerequisites</strong></td>
<td>A few classes are offered in a sequence in the same semester. For example, three 5-week classes offered one after the other. Students may be required to receive a minimum grade before continuing on to the next class in the sequence. When a student receives a lower grade than required for advancement, the subsequent classes in the sequence are administratively dropped. These classes are considered “never attended” and may lower the amount of Pell Grant or other aid that you are eligible to receive for the semester.</td>
</tr>
<tr>
<td><strong>Conditional registration</strong></td>
<td>When you register for a class, your enrollment may be “conditional” based on passing a prerequisite or needing a permission number from a professor. If the conditions for enrollment are unmet, the class most likely will be administratively dropped. These classes are considered “never attended” classes and may lower the amount of Pell Grant or other aid that you are eligible to receive for the semester.</td>
</tr>
<tr>
<td><strong>Premature refunds</strong></td>
<td>Often a refund for your student fees will be automatically generated before your Pell Grant can be manually recalculated. If you receive a refund after dropping classes, please wait at least 3 business days before spending the refund because your student account may show an amount owed after your Pell Grant is reduced.</td>
</tr>
<tr>
<td><strong>Changes in your Cost of Attendance (budget)</strong></td>
<td>The Cost of Attendance is a key factor in determining how much aid you receive and the type of aid you receive. If your Cost of Attendance is reduced because you have switched from a non-resident status to resident, your financial aid will need to be adjusted accordingly.</td>
</tr>
</tbody>
</table>
| **Changing your degree program**                           | When you are enrolled in one program and then switch to a program with fewer credit requirements, you may see a change in the amount of student loans you are eligible to receive. Here are some examples:  
- As a graduate student, you switch to a second undergraduate bachelor’s degree: you are eligible for senior level loans.  
- As a junior in a bachelor’s degree program, you switch to an associates degree: you are eligible for sophomore level loans because associates programs are considered to be two-year programs. |
<p>| <strong>Completely Withdrawing from a semester</strong>                 | If you decide not to attend Boise State University or decide to stop attending classes after they have started, you must initiate the complete withdrawal process from classes on Student Center. Failure to withdraw prior to the established deadlines means your bill continues to be due and payable. Generally you may cancel classes on Student Center prior to the beginning of the term and up to the sixth week of classes during a semester, depending upon the length of the course. |
| <strong>Federal law requires repayment of unearned federal financial aid from students who completely withdraw</strong> | If withdrawal occurs prior to completing 60 percent of the semester, the student must repay Boise State for unearned aid applied toward fee charges (aid is earned for each day a student attends classes). Repayment may also be required for unearned aid disbursed directly to the student. If you are considering withdrawing from Boise State, please read the Complete Withdrawal Policy in the Appendix D of this Handbook to understand the financial consequences. Classes that are shorter than a full semester (e.g. 5-week course) have different deadlines for withdrawals. Students may receive a “W” even if they drop a class before the 10th day of the semester. If this should happen, no Pell Grant will be given for this course. |</p>
<table>
<thead>
<tr>
<th>Receiving all “Fs” for a semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>addition, the “W” will have a negative impact on your Satisfactory Academic Progress.</td>
</tr>
<tr>
<td>If you receive all F’s for a semester, you are subject to the federal financial aid withdrawal policy. This policy may require you to return a portion of the aid that was applied toward payment of fees and/or refunded directly to you. Documentation of your attendance in those classes may be required from your professors. Only documentation appearing on Boise State letterhead, or from the professor’s Boise State email address, will be accepted.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Receiving one or more “Fs,” but not all “Fs”</th>
</tr>
</thead>
<tbody>
<tr>
<td>When a professor reports an “F” for a student, the professor is required to provide the date that the student last attended the class. This date is usually determined by assignments that were submitted, tests or quizzes taken. Pell Grants are awarded on the assumption that a student attends all of their classes. If a professor reports that you never attended a class, you may have your grants reduced for that semester and you would need to repay that amount.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Receiving a &quot;W&quot; or &quot;CWD&quot; for a class you never attended</th>
</tr>
</thead>
<tbody>
<tr>
<td>As explained in the previous paragraph, federal financial aid is available to students who attend and participate in classes. At the time a &quot;W&quot; or &quot;CWD&quot; appears on your record for the semester, the professor for that class will be asked to report your attendance in the class. If a professor reports that you never attended a class, you may have your grants reduced for that semester and you would need to repay that amount.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reductions when classes are shorter than a full semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only a few students will be affected by this regulation. However, if your first class starts in October, for example, the length of attendance is less, which necessitates a smaller Cost of Attendance (budget). Financial aid will be adjusted accordingly.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Receiving outside educational assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>You may have the good fortune to receive “outside assistance” such as:</td>
</tr>
<tr>
<td>✓ tuition reimbursement</td>
</tr>
<tr>
<td>✓ non-Boise State scholarships</td>
</tr>
<tr>
<td>✓ stipends</td>
</tr>
<tr>
<td>✓ fellowship</td>
</tr>
<tr>
<td>✓ graduate assistance student fee waivers</td>
</tr>
<tr>
<td>✓ vocational rehabilitation support</td>
</tr>
<tr>
<td>Federal regulations do require these educational resources be included in determining your eligibility for other types of federal aid. Whenever possible, adjustments will be made prior to the disbursement of your financial aid. When late notice is received about a new resource, you may receive a refund before your financial aid can be recalculated. In these situations, you may be required to return a portion of your aid.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Report any outside assistance you are expecting for 2015-2016 by emailing <a href="mailto:scholarships@boisestate.edu">scholarships@boisestate.edu</a> with information about</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ The name of the assistance or donor</td>
</tr>
<tr>
<td>✓ The type of assistance (scholarship? Fee waiver?)</td>
</tr>
<tr>
<td>✓ The amount you are expecting to receive</td>
</tr>
<tr>
<td>✓ Your name and student ID number</td>
</tr>
</tbody>
</table>
Exceeding the annual or lifetime loan limits

Boise State, and other universities, receives regular reports from the U.S. Department of Education regarding situations where students have received more loans than they are eligible to receive. Often analysis will show that the amounts are distorted due to interest or unsubsidized loans received after a parent PLUS loan was denied. Sometimes, though, updated loan information will show that too much loan funding has been awarded by Boise State or prior universities. These situations are required to be examined and corrected before aid can disburse. Occasionally, a student will need to repay small portions of loans.

Grants

Gift aid!

Grants are the most desirable form of financial aid because they do not need to be repaid. Boise State offers two types of grants that are funded by the federal government and the State of Idaho:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)

These grants are awarded to students who are working on their first bachelor's degree. At the point a student has met the requirements for one bachelor’s degree... for one major... that student is ineligible for grants.

Pell Grant eligibility is based upon the “expected family contribution” (EFC) figure that is determined by the U.S. Department of Education’s need formula. Students who have met the requirements for a bachelor’s degree are ineligible for Pell Grants. The amount you receive for fall and spring semesters is based on the number of credits in which you are enrolled at the end of the 10th day of fall and spring semester if your Pell Grant was credited to your student account by the 10th day. Pell Grants disbursed after the 10th day of a semester are subject to other disbursement rules.

For summer term, the published summer “Pell Census Date” serves the same purpose as the 10th day of classes. Enrollment on that Census Date determines your summer Pell Grant eligibility.

Between the first financial aid disbursement day (approximately 10 days prior to the start of classes) and the 10th day of the semester, each Pell Grant recipient’s enrollment is compared to the amount of Pell awarded. The amount is adjusted daily for students adding and dropping classes. Whenever possible, you should add classes before you drop and should attempt to do all adjustments during the same Student Center session. Your student fees are recalculated in “real time,” but Pell Grants are adjusted only once a day. Thus, you may receive a refund for classes you dropped, only to discover the next day that you need to repay a portion of your Pell Grant.

If you drop credits before the end of the 10th day (or before the start of your class, if the start date occurs after the 10th day), your Pell Grant may be reduced and you may owe a repayment.

The Federal Pell Grant is very desirable but has inflexible regulations for awarding
Check Student Center Frequently!

Check Student Center daily during this time period. Likewise, if you add credits before the end of the 10th day, your Pell Grant may be increased.

Students attending for an academic year are initially awarded a full annual Pell Grant which is later adjusted to reflect your actual enrollment for the next semester. To estimate the amount of Pell Grant for which you are eligible to receive in a semester, multiply your annual Pell Grant amount by the appropriate percentage below:

<table>
<thead>
<tr>
<th>1-Semester Credit Load</th>
<th>Enrollment Status</th>
<th>% of annual Pell award</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 or more credits</td>
<td>Full-time</td>
<td>50%</td>
</tr>
<tr>
<td>9 - 11 credits</td>
<td>Three-quarter time</td>
<td>37.5%</td>
</tr>
<tr>
<td>6 - 8 credits</td>
<td>Half-time</td>
<td>25%</td>
</tr>
<tr>
<td>1 - 5 credits</td>
<td>Less than Half-time</td>
<td>12.5%</td>
</tr>
</tbody>
</table>

The U.S. Congress has established a lifetime limit on the amount of Pell Grants a student may receive. This limit applies to all Pell Grant recipients, including existing students who have received Pell Grants in the past. In other words, continuing students are unable to be “grandfathered” under the regulations in place when they started receiving the Pell Grant.

Starting in 2015-2016, the Pell Grant lifetime limit is 600%. Each academic year represents 100%, so a student may receive a **full time Pell Grant for 12 semesters or 6 years**. The table on the next page provides some examples.

<table>
<thead>
<tr>
<th># of financial aid eligible credits enrolled (% of annual Pell)</th>
<th>Annual Pell % received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>Spring</td>
</tr>
<tr>
<td>12 (50%)</td>
<td>13 (50%)</td>
</tr>
<tr>
<td>6 (25%)</td>
<td>7 (25%)</td>
</tr>
<tr>
<td>12 (50%)</td>
<td>8 (25%)</td>
</tr>
<tr>
<td>6 (25%)</td>
<td>7 (25%)</td>
</tr>
<tr>
<td>9 (37.5%)</td>
<td>9 (37.5%)</td>
</tr>
<tr>
<td>9 (37.5%)</td>
<td>9 (37.5%)</td>
</tr>
<tr>
<td>Total Pell after 6 years</td>
<td>Student has remaining Pell eligibility for future semesters</td>
</tr>
</tbody>
</table>

Students who pay reduced fees as a result of faculty/staff and senior citizen discounts may receive a reduced amount of Pell Grant for any term where the student enrolls in fewer than 6 credits.

**Federal SEOG Grants** may be awarded to students who receive a Pell Grant, whose FAFSA information was submitted by March 15, 2015 and who are enrolled in at least six credits. SEOG has limited funding and will be awarded to the earliest applicants who have exceptional financial need.
## Scholarships

**Scholarship decisions are made the spring semester PRIOR to the Fall/Spring academic year**

The majority of Boise State scholarships require a minimum 3.0 GPA and enrollment in at least 12 credits each semester of the award. Online you will find a list of academic departments requiring separate departmental scholarship applications. Please review the "How to Apply" checklist found on the Boise State scholarships website for complete details on the application process for all Boise State scholarship opportunities. Boise State scholarship decisions for 2015 - 2016 are made during spring semester 2015.

You will want to be sure that you have completed the Boise State Scholarship application through scholarships website. Please pay careful attention to the renewal requirements for any scholarships you may be eligible for.

Most scholarships that exceed $1,000 are split between both semesters (if you are attending both Fall and Spring) unless the donor of the scholarship notifies the Financial Aid Office otherwise. If interested in applying for scholarships not sponsored by Boise State, check out the many free web sites--never pay for a scholarship search service.

We recommend that you use our scholarship web site ([http://financialaid.boisestate.edu/scholarships/](http://financialaid.boisestate.edu/scholarships/)) to research private and national scholarship opportunities. Deadlines for scholarships vary, so begin your research and application process early.

Private scholarship donors often send a check directly to a scholarship recipient’s college. The address you should provide to your scholarships donors is:

```
Attn: Scholarship Manager  
Boise State Financial Aid Office  
1910 University Drive  
Boise, ID 83725 - 1315
```

If a check is sent directly to you, it should be brought to the Financial Aid Office located in Room 113 on the first floor of the Administration Building.

When you accept a scholarship, you are acknowledging that you understand the scholarship policies.

The most current scholarship policies are found on the scholarship website located at: [http://financialaid.boisestate.edu/scholarships/scholarship-policies/](http://financialaid.boisestate.edu/scholarships/scholarship-policies/)
Loans

Types of student loans:
- Perkins
- Subsidized
- Unsubsidized
- Parent PLUS
- Graduate PLUS
- Alternative Direct-to-Consumer

Federal Aid First!

The list on the left is in order of the most desirable education loans to the least desirable education loans. Each will be described in more detail in this section of the Aid Handbook.

Borrowing is usually the last thing a student wants to do. However, scholarships and grants typically do not cover the entire cost of education, and taking a loan may become necessary in order to stay in college. Student and parent loans (for dependent students) are available to provide additional assistance.

We recommend you MINIMIZE THE AMOUNT OF LOAN FUNDS YOU BORROW. While you may return federal loan funds to Boise State within 120 days, we recommend that you budget wisely and only request what you think you will need each semester.

The chart below reflects the types of federal loans available at Boise State University. Note differences in interest rates and grace periods.

<table>
<thead>
<tr>
<th>Loan type</th>
<th>Interest rates while in school</th>
<th>Loan fee</th>
<th>Grace period after school</th>
<th>Interest rates during repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perkins</td>
<td>Deferred</td>
<td>None</td>
<td>9 months</td>
<td>5%</td>
</tr>
<tr>
<td>Direct Subsidized</td>
<td>Government pays interest if borrower is enrolled in 6+ cr.</td>
<td>1.073% at time of disbursement</td>
<td>6 months</td>
<td>Loans disbursed after 7/1/15: 4.29% for undergrads</td>
</tr>
<tr>
<td>Direct Unsubsidized</td>
<td>Borrower pays all interest</td>
<td></td>
<td>6 months</td>
<td>Fixed rate at: Undergrads: 4.29% Graduates: 5.84% for loans disbursed after 7/1/15</td>
</tr>
<tr>
<td>Graduate Student PLUS Loan</td>
<td>Borrower pays all interest</td>
<td>4.292% at time of disbursement.</td>
<td>May be deferred when enrolled in at least 5 graduate credits. First payment due 60 days after dropping below 5 graduate credits.</td>
<td>Fixed rate at: 6.84% for loans first disbursed after 7/1/15</td>
</tr>
<tr>
<td>Parent PLUS loans</td>
<td>Borrower pays all interest</td>
<td>4.292% at time of disbursement.</td>
<td>First payment due 60 days after student drops below 6 credits, but may be deferred when student enrolled in at least 6 credits.</td>
<td>Fixed rate at: 6.84% for loans first disbursed after 7/1/15</td>
</tr>
</tbody>
</table>
| **Future Loan Interest Rates** | The Bipartisan Student Loan Certainty Act passed by Congress on July 31, 2013 has established a method for determine loan interest rates for each academic year. Interest rates will be based on the 10-year Treasury bill plus the following percentage add-ons:

- 2.05% for undergraduate subsidized and unsubsidized loans
- 3.6% for graduate unsubsidized loans
- 4.6% for graduate and parent PLUS loans

Historically, the 10-year Treasury Bill interest rate was identified each July 1st and that figure was used to determine the student loan interest rates for the academic year.

Each academic year students and families can expect a change in loan interest rates based on the market, however, that rate will be "fixed" for the life of the loan. These type of loans are called "Variable-Fixed."

- 8.25% is the interest rate cap for undergraduate loans
- 9.25% is the interest rate cap for graduate unsubsidized loans
- 10.5% is the interest rate cap for graduate and parent PLUS loans

More information will be shared in the [Timely Tips section of the Financial Aid & Scholarships website](#) as it becomes available.

| **150% limit on subsidy for direct loan interest** | Congressional action in July 2012 limits student eligibility for the direct loan interest subsidy for new borrowers ($0 loan balance as of July 1, 2013). While you are enrolled in school at least half-time and are receiving subsidized loans, the government pays the interest on your subsidized loans. For new loan borrowers, the interest subsidy is limited to 150% of the length of a student’s current educational program. For example:

- If you are enrolled in a 4-year degree program, you could receive the subsidy up to 6 years.
- If you are enrolled in a 2-year degree program, 3 years would be the maximum length of time in which your interest would be paid by the federal government.
- If you continue enrollment in the program beyond the 150% limit, you would lose the interest subsidy.
- A student needs to be especially careful if they borrow subsidized loans at a 4-year program and then decides to transfer to a 2-year program.

Confused? You are in good company. Fortunately it will be a few years before any new borrowers are affected by this federal regulation.

| **Some careers in nursing, teaching and criminal justice may provide “Forgiveness” of Perkins loans** | Perkins Loans are limited and are usually awarded to undergraduate students whose FAFSA information was submitted on or before March 15, 2015 and who have exceptional financial need. If you were offered a Perkins Loan, you must complete the online Perkins forms (Go to Student Center > Student Accounts) and a paper Master Promissory Note. Because Perkins loan funds are limited, your loan may be cancelled and awarded to another student if you miss the 30 days allowed for completing these documents.

Perkins loans will disburse with all other financial aid, typically prior to the semester. However, Perkins recipients are required to have 12 credits at the time of disbursement AND on the 10th day of classes. Similar to Pell Grants, Perkins loan recipients’ financial aid enrollment will be determined by the number of credits in place as of 11:59 p.m. on the 10th day of the semester.

<p>| <strong>12 credits required for Perkins loan</strong> |</p>
<table>
<thead>
<tr>
<th>Subsidized and Unsubsidized Loan Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audit and challenge credits are excluded from the financial aid eligible credits, as are many repeated class credits.</td>
</tr>
<tr>
<td>The amount of <strong>Ford Direct Student Loans</strong> you are offered is based on several factors including:</td>
</tr>
<tr>
<td>✓ Your class standing - Freshman, Sophomore, Junior/Senior, or Post-Baccalaureate</td>
</tr>
<tr>
<td>✓ Your dependent or independent status for financial aid</td>
</tr>
<tr>
<td>✓ The total amount of loans you have borrowed previously</td>
</tr>
<tr>
<td>✓ The type of degree program in which you are enrolled</td>
</tr>
<tr>
<td>✓ The Cost of Attendance for the year or semester</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What’s the difference?</th>
</tr>
</thead>
<tbody>
<tr>
<td>The subsidized loan: you do not incur nor pay any interest while you are enrolled at least half time, or during your 6 month grace period. The interest rate during repayment for 2015-2016 subsidized loans 4.29%. Eligibility for a subsidized loan is based on “federal need” which is determined by your Expected Family Contribution and Cost of Attendance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pay your interest quarterly!</th>
</tr>
</thead>
<tbody>
<tr>
<td>An unsubsidized loan WILL incur interest while you are in school and the interest rate is 4.29%. You are strongly encouraged to pay that interest quarterly in order to prevent it from being “capitalized.” The unpaid interest will be added to your loan amount. In that situation, you will pay interest on the interest, which quickly increases the amount of your student loan even if you never take out another loan.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Small loan fee is deducted</th>
</tr>
</thead>
<tbody>
<tr>
<td>A 1.073% processing fee is retained by the U.S. Department of Education and is deducted from your subsidized and unsubsidized loans prior to receiving the funds. Loan origination fee will be increased slightly for loans disbursed on or after October 1st, 2015. The increase to the loan fees is the result of the U.S. Congress sequestration. Parent and Grad PLUS loans also incur loan fees at a different interest rate.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans are split evenly between Fall and Spring semesters Plan for Fall AND Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal regulations require that loans generally be divided evenly between the terms of enrollment for the academic year; thus your fall semester loan typically will not exceed 50% of your annual award.</td>
</tr>
<tr>
<td>When you accept loans that have been offered to you, first determine the amount you anticipate needing for both fall and spring semesters. Double check your financial aid by viewing your financial aid for each semester. This detail is on the “View Financial Aid” screen of Student Center.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prorated loans for graduates enrolled less than one academic year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boise State is federally required to “prorate” student loans for undergraduates who will graduate when enrolled for less than one academic year, typically this means graduating at the end of fall semester. Here are the implications for you:</td>
</tr>
<tr>
<td><strong>Student subsidized and unsubsidized loans will be offered initially based on the anticipated enrollment of 12 credits.</strong></td>
</tr>
</tbody>
</table>
**Fall grads enrolled in more or fewer than 12 credits**

Starting in July, loan amounts will be adjusted, increased or decreased, for Fall Graduates enrolled in something other than 12 credits.

- You should enroll only in the classes that you need to graduate.
- Loan amounts will be based upon the number of credits in which you enroll.
- As always, you will need to have at least 6 credits to be eligible for subsidized and unsubsidized loans.

Later, if your fall enrollment is more than your July credits, AND you want to increase your student loans, notify the Financial Aid Office at FAQquest@boisestate.edu.

**Eligibility for fall graduates' loan increases**

Budget increases submitted by an undergraduate who will graduate at the end of fall may impact the type of student loan you receive, but not necessarily the total amount you receive.

- You may be eligible for more in student subsidized and unsubsidized loans than you were originally offered.

**Changing your mind about loans**

If you make an error or change your mind about the amount of loans you want, contact the Financial Aid Office to ask for your student loans to be changed. After a loan has been disbursed to your Student Center account, you may return some or all of it to the Account Maintenance Office (Admin. 101) within 120 days.

**Grad student loans**

Unsubsidized federal loans and Graduate PLUS loans are the primary federal loans available to graduate students. Perkins funds are limited.

**Annual Loan Limits**

Loans do have limits! You might receive a combination of subsidized or unsubsidized student loans up to the limits for each academic year.

<table>
<thead>
<tr>
<th>Dependent Students</th>
<th>Subsidized &amp; Unsubsidized Loans</th>
<th>* Subsidized may not exceed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$ 5,500 *</td>
<td>$3,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$ 6,500 *</td>
<td>$4,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$ 7,500 *</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Students</th>
<th>Subsidized &amp; Unsubsidized Loans</th>
<th>* Subsidized may not exceed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$ 9,500 *</td>
<td>$3,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$10,500 *</td>
<td>$4,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$12,500 *</td>
<td>$5,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>$20,500 *</td>
<td>-------</td>
</tr>
</tbody>
</table>

**Maximum Lifetime Loan Limits**

The combined total debt you can have in outstanding Direct Loans is:

<table>
<thead>
<tr>
<th>Total Ford Direct Loan Limits/Year</th>
<th>* Subsidized may not exceed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Undergraduate</td>
<td>$ 31,000*</td>
</tr>
<tr>
<td>Independent Undergraduate</td>
<td>$ 57,500*</td>
</tr>
<tr>
<td>Graduate + Undergraduate</td>
<td>$138,500*</td>
</tr>
</tbody>
</table>
Loans balances can grow quickly, especially if you neglect to monitor your borrowing. Two online sources are recommended.

1. The Financial Aid History link on Studentloans.gov will lead you to a national loan database (NSLDS) that displays your total subsidized, unsubsidized, Perkins, and even PLUS loans. This site provides the most comprehensive information about the federal loans you have borrowed; however, it is updated less frequently than the second resource.

2. Your federal student loan servicer is the lender who manages your federal subsidized and unsubsidized loans only.
<table>
<thead>
<tr>
<th>Number of credits needed to receive or defer loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be eligible for federal loans and to defer repayment on most loans, you must be enrolled in at least 6 financial aid eligible credits as an undergraduate student, or at least 5 graduate credits as a graduate student.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Graduate student loan eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Registrar’s Office verifies your enrollment after the tenth day of the semester. If you have a loan from another school that needs to be deferred, Registrar’s Office automatically reports your enrollment to a national “clearinghouse” for lenders. You may also print an official Certificate of Enrollment from this clearinghouse that you can send to your lender. For more information, the Registrar’s Office can assist you with your loan deferment questions.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>These courses must be listed on your admissions form sent to the Graduate College</th>
</tr>
</thead>
<tbody>
<tr>
<td>To qualify for graduate level student loan amounts, a graduate student must be ...</td>
</tr>
<tr>
<td>✓ enrolled in at least five (5) graduate level credits or have a combination of at least 5 graduate and/or undergraduate credits that count towards the master’s degree (undergraduate courses with a “G” designation)</td>
</tr>
<tr>
<td>✓ accepted into a specific graduate program</td>
</tr>
<tr>
<td>✓ meet all other aid eligibility requirements</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parent PLUS loan helps to fill the gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>The federal Direct Loan program Parent Loan for Undergraduate Students (PLUS) is an excellent option if the student’s financial aid and other family resources are not enough to cover all of the costs of a college education. Payments on the principle loan amount may be deferred for as long as the student is enrolled at least half-time. A credit check is conducted to determine a parent’s eligibility for this loan. If credit is denied, it is possible for the student to request an additional unsubsidized loan that is available to independent students.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parent PLUS Loans application</th>
</tr>
</thead>
<tbody>
<tr>
<td>The federal parent PLUS loan is now an online application available through studentloans.gov. The parent who will be the loan borrower is the individual who needs to log into the web site using his or her own PIN. The PLUS loan periods are based on an academic year rather than a calendar year. Thus, the request would be for Fall/Spring semesters, Fall only, Spring only, or Summer only. The borrower will know the outcome of the application immediately upon completion.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Options if credit is denied</th>
</tr>
</thead>
<tbody>
<tr>
<td>If credit is denied, there are three options available:</td>
</tr>
<tr>
<td>✓ Parent may appeal the credit decision</td>
</tr>
<tr>
<td>✓ Parent may utilize an “endorser” for the PLUS loan</td>
</tr>
<tr>
<td>✓ Parent may provide a written statement to Boise State indicating that he/she will not pursue an endorser. Student may then request additional loans.</td>
</tr>
<tr>
<td>✓ Loan counseling will be required if there is a successful appeal, or an endorser is added</td>
</tr>
</tbody>
</table>
A parent who is a first time Parent PLUS loan applicant through the Direct Loan program will be asked to sign a PLUS MPN that can be used when borrowing a PLUS loan for this year (2015-2016) and in future award years. A parent will use his or her PIN number as provided to the parent when completing the FAFSA. The PIN number and MPN need to match the name on the actual Parent PLUS loan form.

If your parent has previously signed a Direct Loan Parent PLUS MPN, completing the FAFSA and the academic year PLUS loan application are the only steps required by a family.

Graduate Student PLUS loans are the same as the Parent PLUS loan except that the graduate student takes it out on their own behalf. It is intended to fill the gap between the Cost of Attendance and the $20,500 in federal Direct Loans that a graduate student can receive annually. It is better than an alternative loan, but the interest is slightly higher than the unsubsidized Direct Student Loan. A credit check is conducted to determine a graduate student’s eligibility for this loan.

The Graduate Student PLUS loan is now an online application available through studentloans.gov. You will log into the web site using your own PIN. The PLUS loan periods are based on an academic year rather than a calendar year. Thus, the request should be for Fall/Spring semesters, Fall only, Spring only, or Summer only. The borrower will know the outcome of the application immediately upon completion.

A separate Master Promissory Note for Graduate PLUS loans is located at the same federal site for all MPNs. Please note the difference between MPNs for subsidized/unsubsidized loans and the GRAD PLUS MPN.

This interest reduction waiver applies to borrowers (including Parent PLUS loan borrowers) who are:
- Serving on active duty during war or other military operation or national emergency, or
- Performing qualifying National Guard duty during war or other military operation or national emergency, and
- Serving in an area of hostilities for which service qualifies for special pay.

Approval of a written waiver request limits student loan interest rates to 6% and allows for no interest accrual for up to 60 months for eligible borrowers for loans disbursed on or after October 1, 2008.

Short-Term Emergency Loans are available from limited Boise State funds (not federal) to help with unexpected emergencies. These loans are limited to one per semester and usually will not exceed $250 plus a $25 service fee. Short-term loans are available the first day through the last day of each semester.
Private lenders provide Alternative Student Loans

Alternative Student Loans are another option for you once you have utilized all of the federal aid available to you. These loans generally are more expensive than the standard subsidized and unsubsidized student loans, and yet alternative student loans are typically better than using a credit card to cover your educational expenses. Boise State does not endorse a specific lender. If you receive an alternative loan and then change your mind, alternative loan funds are to be returned directly to your private lender.

On the Financial Aid web site you will find a list of private lenders that are most used by Boise State students. You may, however, choose a lender that does not appear on the list. The Private Lender List provides a hyperlink to each lender’s on line application and loan information. Interest rates, repayment plans, loan availability for students with SAP HOLDs, and the need for a co-signer will vary from lender to lender.

http://financialaid.boisestate.edu

Most private lenders have more than one alternative loan option based on the terms you are seeking. The eligibility criteria vary based on the loan you are pursuing. The criteria typically include a credit check, enrollment certified by Boise State, satisfactory academic progress, and/or a co-signer.

Not all education loans are the same! Many of the same lenders who provide alternative loans will also market other loans directly to students and families. Loan promotions through mail, email, TV ads, and internet ads are the most expensive of all education loans.

When making decisions about student loans, consider the amount you will be repaying once you leave school. Payments begin 6 months after you graduate or stop attending at least half-time.

http://www.finaid.org/calculators/undergradadvisor.phtml
Work-Study

The best way to work while taking classes

13 - 15 hours per week is the optimal number of hours for full-time students to work

If you completed the 2015-2016 FAFSA before March 15th, you may be eligible for work-study funds

Employment in a work-study job is not guaranteed

Check out BroncoJobs online to locate open positions plus ask departments about openings

Work-study is a financial aid award that provides you the opportunity to work and earn a portion of the funds needed to cover your educational or living expenses. The benefits of work-study jobs include:

- Student-oriented employers who work around your class schedule
- Income earned from work-study in a tax year is excluded on the following FAFSA thus possibly making you MORE ELIGIBLE for federal aid
- Most jobs are on campus which makes them convenient to work in between classes AND you learn more about the campus
- Social Security taxes are not deducted from work-study income so your net pay is about $.25 more per hour than an off campus job
- Co-workers are other students so you can broaden your circle of friends
- Some work-study jobs are community service positions with non-profit agencies.
- Boost your resume with your position & responsibilities

To receive a work-study award, you should:

- Answer ‘Yes’ to the FAFSA question “Are you interested in being considered for work-study?”
- Complete the FAFSA by the priority date (March 15 for returning students, February 15 for incoming freshmen).
- Enroll at least half time (minimum 6 UG credits) at Boise State.

If you are a Priority Applicant who did not receive work-study, but would still like to be considered for an award, contact the Financial Aid Office to see if you might still qualify.

You may apply for a special class of jobs open only to those with a work-study award. However, it is your responsibility to match your work-study award with a department that has work-study funding available to hire you. The amount of work-study funds that you earn will be dependent on your wage and the number of hours you work. Most work-study jobs are on campus, with the exception of Family Literacy Program, and community service positions administered by the Boise State Service-Learning program. You may hold more than one work-study and/or non-work-study position on campus.

You may review both work-study and non-work-study job listings on BroncoJobs. Request a user I.D. and password online at the Career Center’s BroncoJobs link. Career Center staff may be reached by phone at 208.426.1747, e-mail career@boisestate.edu, or in person at 1464 University Drive in the Academic Center & Career Services Building across the street from the Rec Center. Departments are required to advertise student job openings on the Career Center web site; however, you may also contact departments directly to inquire about potential employment.

At the start of fall semester, many students will be searching for work-study positions at the same time. Be persistent as well as patient. Departments hire students throughout the academic year so you are encouraged to continue searching for a job throughout fall and spring semester. The Career
Receive state public assistance? BEFORE you begin working, make certain you have FEDERAL work-study funds

Center can provide you with tips on how to best present your applications for work-study positions.

Your work-study award may be funded from federal, state, or Boise State University funds. For those students who receive public assistance benefits, federal work-study aid is the only work-study aid that is exempted from the public assistance calculation. If you are receiving state public assistance benefits and need to have your work-study award switched to the federal program, contact the Financial Aid Office before you begin working. The switch cannot be accommodated after you have started working.

How you get the money

You are eligible to earn up to the amount on your Award Notification and may begin using your 2015 - 2016 award on July 1, 2015. You should expect a two-week delay between the date of your timesheet and the date your paycheck is available to you. Work-study earnings are taxable income. Work-study employees are required to complete the direct deposit form located on the Human Resources web site at http://hrs.boisestate.edu.

The amount of your work-study award appears on your financial aid notification as evenly split between fall and spring semester. Your actual earnings, though, may occur at any time between July 1 and the end of June the following year as long as you meet enrollment, Satisfactory Academic Progress and other financial aid eligibility requirements.

Options for swapping work-study

If you have been awarded work-study, but intend not to use some or all of it, you may be eligible for additional student loans. Or, you may be eligible for more subsidized loan than you were originally awarded. Anyone interested in swapping work-study for student loans should first check out the annual loan limits for your grade level. Declining the work-study funds does not benefit you if you have already been awarded the entire annual amount of subsidized/unsubsidized loans. Those students who do want to swap work-study aid for student loans should contact the Financial Aid Office to have your aid reviewed and to see what options are available to you.

After Your Enrollment

Do Exit Loan Counseling even if you plan to return to school

When you graduate or enroll less than half time, your student loans will go into repayment.

✓ For federal Direct Loans, you are required to complete an online Exit Loan Counseling session.
  • You will use your PIN number for this Direct Loan Exit Counseling because the information you review will be personalized for you.
  • You will select the loan repayment plan that you prefer.
  • Go to http://financialaid.boisestate.edu/loan-counseling/ for the Exit Counseling link.

✓ For the Perkins Loans, you are required to complete an online Exit Interview.
  • Go to: http://www.ecsi.net/ and register for that web site.
  • You will update your personal and reference information
  • You will complete an exit test
Repay your loans

There is a 6-month grace period on the federal Direct Loans (subsidized and unsubsidized) and a 9-month grace period on Perkins Loans. The Direct Loan Servicer website is a great tool for managing your loan accounts, changing your address, making online payments, and for finding forms for deferments, forbearance and such. That site is: StudentLoans.gov. If you take a semester off from school, you can anticipate that your loans will go into repayment before you reenroll for a later semester. You receive only one 6-month grace period. Expect to start repaying your loans quickly if you previously took a break in your enrollment.

Resources for Answers

Comprehensive federal web sites

If you are a new student and want to learn more about the entire financial aid process from pre-college to repaying loans, go to http://www.studentaid.ed.gov. The “Federal Links” button on the Boise State Financial Aid web site will link you to additional tools that are valuable to current students as well as parents and alumni.

Need help with the FAFSA?

If you need help completing the FAFSA, free help is available from the following sources:

- Federal Student Aid Information Center at 1-800-4-FEDAI
- Online chat room at http://www.fafsa.gov (FAFSA on the Web)
- Boise State Financial Aid Office, 113 Administration Building

Customer Service Representatives in the Financial Aid Office can answer most financial aid questions. When you face a major challenge such as a divorce, a medical withdrawal from school, or a job loss, a counselor can assist you in sorting through your options.

Financial Aid Counselors

Counselors are available to meet with students in Boise and by appointment Monday through Friday. Appointments can be by phone or in person. To schedule an appointment, contact the Boise Financial Aid Office.

- Phone: 208.426.1664
- Office: Room 113, Administration Building
- Evening Services: Room 110 Administration Building 5-6 p.m.
  (open one week before fall and spring classes begin and through the second week of classes.)

The Boise State Financial Aid & Scholarships web site has comprehensive information for all students and parents. Student Center provides student-specific information plus links to important Boise State web sites. Students have found the “Timely Tips” and “FAQs” sections of the web site to be extremely helpful. “Timely Tips” is updated weekly and will provide you with reminders just in time for important deadlines plus updates with ever changing financial aid procedures.

The information contained in this Financial Aid Handbook was accurate as of May 19, 2015.

Changes in policy, rules, and regulations could impact some of the information. Click on "Financial Aid" on my.BoiseState to see the "Timely Tips" section At http://financialaid.boisestate.edu for updated information and policy changes.
Appendix A: Terms and Conditions

By accepting your financial aid, you are agreeing to the following Terms and Conditions:

✓ I agree to use the Financial Aid self-service functionality and accept/decline my aid electronically. I understand I may contact the Financial Aid Office regarding alternative methods of communication; and that I can rescind my permission for electronic communication at any time by contacting the Financial Aid Office.

✓ I understand I may receive aid from only one school each term/term and accepting my Boise State financial aid means I am not receiving aid for attendance at any other school for that same time period.

✓ I have read and I understand the requirements and the policies applying to financial aid as stated on this award notice and in the online Boise State Financial Aid Handbook.

✓ I understand that I must report any additional financial assistance missing on this award notice, such as scholarships, vocational rehabilitation funds, graduate assistant/dependent/senior fee waivers, fellowships and employer tuition assistance. I understand that my aid may be adjusted if additional aid exceeds my demonstrated financial need or my cost of attendance.

✓ I understand that:
  o once I enroll in classes I am responsible for canceling my registration if I choose not to attend Boise State;
  o I will be responsible for any charges made to my account if I fail to cancel my registration;
  o if I completely withdraw from the term, I may be required to repay all, or a portion, of the aid disbursed to my account (see the Complete Withdrawal Policy Boise State Financial Aid Handbook);
  o if I drop below half-time enrollment, 6 undergraduate credits or 5 graduate student credits, during the refund period and have Direct Loans, any refund may be returned to the Direct Loan Servicer; the Direct Loan Servicer will be notified of my less than half-time student status.

✓ I understand that my Cost of Attendance (a financial aid budget) will be:
  o used to determine the amounts and types of financial aid I am eligible to receive and, thus, my financial aid may be reduced when my Cost of Attendance is adjusted;
  o based initially on the assumption of full time enrollment in financial aid eligible credits;
  o based also on the assumption of enrollment for the full length of the term;
  o reduced prior to the first disbursement of financial aid for each term if my enrollment is less than full time;
  o reduced if my enrollment is shorter than the full term;
  o adjusted based on my enrollment on the Financial Aid Census date (which is the 10th class day of fall/spring term, and the published Financial Aid Census date for summer term) and in each of the situations described below for Pell Grant recalculations.

✓ I understand that my Pell Grant will be recalculated:
  o based on the number of financial aid eligible credits for which I am enrolled as of the Financial Aid Census Date;
  o when I add or drop classes after aid disburses and prior to the Financial Aid Census Date;
  o if I withdraw or receive an "F" and my professor is unable to document my attendance and participation in academic related activities;
  o when I drop a class or workshop before it starts or if I completely withdraw from the term.

✓ I understand that recalculation of my financial aid may cause a balance due on my.boisestate account, and that I am responsible for reviewing my.boisestate account to see if I owe a repayment of a Pell or other financial aid.

✓ I certify that I will enroll in the term following a break if I am working and earning work-study funds during a class break.

✓ I understand that if I accept a Boise State Scholarship, relevant information may be released to the Boise State University Foundation, scholarship donors, and/or the news media.
Appendix B: Checklist for Successful Disbursement of Funds

✓ Familiarize yourself with the details of your awards and carefully read the Terms and Conditions of Financial Aid before submitting your on-line acceptance.

✓ Accept, decline and modify your on-line award. By accepting aid, it authorizes Boise State to apply financial aid toward your fees and most other university charges.

✓ First-time Direct Loan borrowers must successfully complete a Direct Loan entrance counseling session on the web and electronically sign a Master Promissory Note to receive these loans.

✓ A Perkins Loan recipient must complete the online Perkins Loan forms and the paper Perkins master promissory note that you print from the Student Account Section of Student Center. You will see “Financial Aid TO DO” items on Student Center. Failure to do so within 30 days may result in cancellation of the Perkins Loan.

✓ Enroll in the appropriate number of credits for the types of aid to be disbursed to you.

✓ Perkins loan = 12 or more credits by the 10th class day

✓ Pell Grant = 12 or more credits by the 10th class day to receive the full amount and the amount is reduced if student has between 1 - 11 credits.

✓ Most scholarships = 12 or more credits

✓ Other grants, loans, work-study = at least 6 credits for undergraduates or at least 5 credits for graduate students

✓ Complete a Direct Deposit request on Student Center under the “Student Account” section for electronic deposit of financial aid refunds to a bank account,

✓ Complete a Privacy Release form http://financialaid.boisestate.edu/printable-forms if you wish to have someone else (parents/spouse/friend/counselor) inquire about, and receive information regarding your financial aid and other records.

✓ Use the “View Disbursement” screens on Student Center to check that all of your aid is ready to disburse.

✓ Monitor your student financial information on Student Center to ensure your account is paid in full by the payment deadline for each term. Subtract your financial aid for the semester from the amount due for the semester to determine whether you will owe money or receive a refund.

✓ Be aware that the date your first class begins will determine when your financial aid can be released and may be a factor in the amount awarded.

✓ If your aid has disbursed and you subsequently make changes to your class schedule, you must monitor your Student Center account up to a week afterward to ensure your student account is still paid in full. Remember that the amount of your Pell Grant may change during the first ten class days of a semester if you add and drop classes.

✓ Classes that are shorter than a full semester (i.e. 5-week course) have different deadlines for withdrawals. Students may receive a “W” even if they drop a class before the 10th day of the semester. If this should happen, no Pell Grant will be given for this course. In addition, the “W” will have a negative impact on your Satisfactory Academic Progress.

✓ Check BroncoMail messages and review Student Center at least weekly to learn of any changes in your aid as well as changes in financial aid policies and procedures.
Appendix C: Satisfactory Academic Progress Policy

General Info

Federal regulations: Before a student receives federal and state student aid*, the federal regulations require that the student has met and continues to meet some basic academic progress standards. The following policy represents Boise State University’s implementation of the federal financial aid regulations regarding GPA, Pace, and Maximum Credit requirements, as well as the university’s Satisfactory Academic Progress (SAP) appeal process.

Communication regarding SAP status: Students failing to meet these Satisfactory Academic Progress (SAP) standards will receive communication via email to their BroncoMail address. All students should watch BroncoMail and check the HOLD details on their my.BoiseState Student Center.

Potential delays in receipt of aid: Students with financial aid warnings or approved Satisfactory Academic Progress (SAP) appeals resulting in SAP Academic Plans will most likely have a longer delay in receiving funds the following term because ALL of the previous term grades need to be checked before federal student aid can be released.

Copies of this policy: A printed copy of this policy will be provided upon request.

This policy took effect Fall semester of 2011. The first monitoring period under these rules occurred after Fall 2011 grades were declared official by the Registrar’s Office. Only students enrolled in the Fall 2011 term or later are monitored based upon these rules. If a student has a hold for Satisfactory Academic Progress (SAP) from a prior term, they must appeal per the appeal guidelines noted in this policy.

Students impacted: These standards apply to all students regardless of whether or not a student has received previous financial aid or transferred in from another institution.

*Includes the Atwell J. Parry Idaho Work-study Program.

Monitoring Periods and Warnings

Degree seeking students will be monitored based on their most recent academic status (undergraduate, second bachelor’s, or graduate) for the semester just ending. Students may change majors; however, classes from prior majors are included in the calculation. A review of academic progress is done at the end of each term for all students enrolled during that term, regardless of whether the student received financial aid.

- The first time a student falls below SAP standard for Comprehensive GPA or Pace, they will generally receive a “Warning” and will remain eligible for financial aid.
- Being below the SAP standards for two consecutive semesters of enrollment will result in a "HOLD" making the student ineligible for financial aid. For example: if a student receives a Pace warning one semester and the following semester meets the Pace standard, however has a new comprehensive GPA warning, the student will be ineligible for financial aid. This is considered two consecutive semesters of violating the SAP Policy standards.
- If a student has a financial aid warning and any other Satisfactory Academic Progress standards have generated HOLDs, the HOLD will take precedence over the financial aid warning.
• The first time students are in violation of the Maximum Credit Standard, they will receive a "Hold" making them ineligible for financial aid. There is no “Warning” period for the Maximum Credit Standard.

• Non-degree seeking students, who subsequently become degree seeking, will be monitored for academic progress at the end of their first degree seeking semester. All SAP eligible credits, including those taken while non-degree seeking, will be included in the review.

Minimum Comprehensive GPA Standard

For financial aid eligibility, students are monitored based on their comprehensive GPA. A student’s comprehensive GPA may be different than the cumulative GPA.

Credits included in the comprehensive GPA calculation

ALL grades received by the student, including remedial credits, repeated courses, transfer grades accepted by Boise State, challenge courses, reserved classes, and those affected by Boise State University’s policy on grade exclusion are included in the calculation. Audit credits and incompletes are not included in the comprehensive GPA calculation.

Courses in which a student receives a grade of either P/F (including ESL) or CW are counted in certain circumstances. Extra information available online.

First undergraduate students must maintain the following minimum comprehensive GPA levels.

<table>
<thead>
<tr>
<th>Total Number of Credits Completed</th>
<th>Minimum Comprehensive GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 6</td>
<td>1.0</td>
</tr>
<tr>
<td>7 - 32</td>
<td>1.6</td>
</tr>
<tr>
<td>33 - 64</td>
<td>1.8</td>
</tr>
<tr>
<td>65 or more</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Second Undergraduate students must maintain a minimum 2.0 comprehensive GPA. Graduate students must maintain a minimum 3.0 comprehensive GPA.

How to Regain Financial Aid Eligibility for Minimum Comprehensive GPA Standard

Enroll in and complete enough credits to increase your comprehensive GPA to the minimum levels described in this section.
Pace Standard

Students must complete 75% of all credits attempted at Boise State and those credits transferred and accepted from other schools the student has attended.

Credits attempted

Credits attempted are defined as all classes for which a student receives a passing grade (“D -” or better, or “P”), or an “F,” “I,” “W,” ‘NR,” “CW,” or “IP.” This includes regularly enrolled classes, Challenge, ESL (English as a Second Language), CLEP, test, other prior learning credits, reserved credits, transfer credits, and university excluded credits. University excluded credits are counted as withdrawals - attempted, but not completed.

Credits completed

Credits completed are defined as all classes for which a student receives a passing grade of “D -” or better, or “P”.

Credits Excluded from the Pace Calculation

- Remedial credits (MATH 25, ENGL 90, etc.) will not be counted as credits attempted or completed. EXCEPTION: A student on financial aid probation or academic plan for an approved appeal, you must complete 100% of ALL attempted courses, including remedial credits.
- Audit credits do not count as credits attempted or completed.

Impact of Repeated Courses

- Repeated courses count as credits attempted during each term the student is enrolled in the course; however, they will be counted once as credits completed the first time a passing grade is received for the course. This includes accepted transferred classes that students are repeating at Boise State.
- Failing a repeated class that you previously passed results in a total of 0 credits completed for both terms that you enrolled in the class. For example: you took a 4-credit course, passed it and received 4 of 4 attempted credits (100%). Then you re-took the course and failed it. Your new pace percentage for that course is 0/8 attempted credits (0%).

How to Regain Financial Aid Eligibility for the Pace Standard

Students must enroll in and successfully complete enough credits to meet the 75% Pace standard. Graduation from a first bachelor’s degree program or starting a first graduate degree program will restart the Pace count.
Maximum Credit Standard

Students are expected to complete degree requirements after attempting a certain number of credits. The maximum attempted credits allowed for degree or certificate completion will be up to 150% of the credits needed to complete that type of degree. Credit limits for graduate programs are specific to the actual degree/certificate being pursued.

Credits Attempted

Credits attempted are defined as all classes taken by a student for credit including challenge, ESL, CLEP, test, excluded credits, reserved credits, and any transfer credits accepted by Boise State. Audit and remedial credits are excluded from the total maximum credits attempted. Repeated courses count as credits attempted during each term the student is enrolled in the course.

Please note that the maximum number of credits allowed will be based upon the credit limit for a single degree as described below, even when a student is pursuing two or three majors, or multiple certifications.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Total Number of Attempted Credits Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate’s Degree</td>
<td>90</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>180</td>
</tr>
<tr>
<td></td>
<td>(also see credits EARNED section below)</td>
</tr>
<tr>
<td>Second Bachelor’s Degree</td>
<td>45</td>
</tr>
<tr>
<td>Master’s Certificate Program</td>
<td>*18 - 51</td>
</tr>
<tr>
<td>Master’s Degree</td>
<td>*45 - 91</td>
</tr>
<tr>
<td>Doctorate Degree</td>
<td>*99 - 108</td>
</tr>
</tbody>
</table>

*The maximum credit standard for all graduate degree and certificate programs are based upon the minimum program credit requirements as published in the Boise State Graduate Catalog.

Remaining Credit Evaluations: 1st Bachelor’s Degree Students with 150 or more credits EARNED

In order to ensure compliance with federal regulations, students enrolled in a first bachelor’s degree program who have earned 150 or more credits, including transfer, regular, challenge, ESL, and test credits, will be required to meet with an academic advisor to complete a Remaining Credits Evaluation form for review by the Financial Aid Office.

- If the remaining credits needed to complete the first bachelor’s degree, plus the credits already attempted will cause the student to exceed the 180 maximum allowable attempted credits, the student will then be required to complete a Satisfactory Academic Progress appeal for the maximum credit standard.
- If the remaining credits needed to complete the first bachelor’s degree, plus the credits already attempted will fall below the 180 maximum allowable attempted credits, the student’s maximum credit standard will be adjusted to the student’s new total based on the Remaining Credits Evaluation form. Once the student reaches the new maximum credit limit, aid eligibility will stop. Only submission and approval of a Satisfactory Academic Progress appeal for the maximum credit standard or graduation from the first bachelor’s degree program will allow for future financial aid eligibility.
How to Regain Financial Aid Eligibility for Maximum Credit Standard

Students must complete the current degree program. They may regain eligibility if they continue in a more advanced degree program and are within the maximum credit limits of the advanced degree. Examples: Complete an associate’s degree and continue in a bachelor’s degree program; complete a bachelor’s degree and continue in a second bachelor’s or master’s degree.

When a student completes their first bachelor’s degree and continues in a second bachelor’s program, the credit count will restart at 0 and new credit limits will apply. All additional credits taken as an undergraduate student will accrue cumulatively. Completion of a second/subsequent undergraduate degree will not restart the count to 0.

When a student begins their first graduate program, the credit count will restart at 0. All credits taken as a graduate student will accrue cumulatively. The credit count will not restart at 0 once a student completes a graduate program and continues to take graduate courses, whether for a second/subsequent master’s or doctorate.

Appeals

If extenuating circumstances exist which caused a student to fail to meet one of the above standards, a written appeal may be submitted. Examples of extenuating circumstances include, but are not limited to: unexpected death or major hospitalization of an immediate family member, extended hospitalization or medical condition of student, house fire, or victim of a violent crime. Unexpected employment or work issues beyond the student’s control may be considered on a case-by-case basis. The appeal needs to address and document these extenuating circumstances AND describe how circumstances have changed so that the student will be academically successful. Appeals should include supporting documentation. Incomplete appeals or those missing adequate documentation are typically denied. A committee will review the appeal. The committee’s decision is final. The specific instructions, deadlines and appeal forms are available on the web at: http://financialaid.boisestate.edu/sapdocuments/

Approved Appeals, Financial Aid Probation, and Academic Plan

Students with approved appeals will be placed on Financial Aid Probation for one term if it would be possible for the student to meet minimum Satisfactory Academic Progress standards at the end of that term. (This type of probation is for financial aid purposes only and is different than the academic probation policies for academic standing with the university.)

If it is not possible for the student with an approved appeal to achieve minimum Satisfactory Academic Progress standards within one term, the student will be maintained on an Academic Plan. While on Financial Aid Probation or Academic Plan, certain conditions for academic performance will be set and monitored. Students with approved appeals will be informed of their conditions on the Student Center through the Holds and Check SAP Status links, as well as BroncoMail messages. When a Hold is visible on Student Center, click on the “details” for information on how to review the conditions in place or view the Check SAP Status link under the ‘Finances’ section.

The conditions for the approved appeal will continue each term until the student meets the minimum standard(s), graduates, or fails to meet the conditions of the approved appeal. When the student fails to meet the appeal conditions, the student’s account will revert to a Hold indicating that the student is ineligible for aid. Students with approved appeals who stop attendance may need to resubmit a Satisfactory Academic Progress appeal when re-enrolling at Boise State.
Appendix D. Complete Withdrawal Policy

Important information for students receiving any of the following types of federal financial aid from Boise State University:

- Pell Grant
- SEOG Grant
- Iraq & Afghanistan Service Grant
- Perkins Loan
- Direct Loan - Subsidized, Unsubsidized or Plus

Please read the following information and the Satisfactory Academic Progress Policy carefully before you decide to withdraw from all of your classes.

Throughout this policy the term "payment period" typically refers to a semester or summer term in which the student received financial aid.

The Boise State University Financial Aid Office is required to perform a Return of Title IV Funds (R2T4) calculation for all students who had received federal financial aid and withdrew from a payment period after having begun attendance in classes or who stopped attending classes without officially withdrawing.

The withdrawal date, the length of the payment period, the types and amounts of federal financial aid received are used in the calculation to determine whether or not the student retains eligibility for a portion of the aid that was advanced to them for the payment period. Any aid the student received above the amount they are eligible to retain based on the R2T4 calculation is considered to be "unearned" and must be returned to the federal government. In order to determine these amounts, the student must have withdrawn; no calculation will be performed prior to withdrawal.

NOTE: The last day you may completely withdraw from Boise State University for the Fall or Spring semester with a ‘W’ is prior to the withdrawal deadline (the 6th week of classes for regular sessions). After that date you must file a complete withdraw appeal with the Dean of Students. See the Academic Calendar Deadlines by Session for dates if you are withdrawing from classes offered for all sessions including shorter sessions.

The Date of Withdrawal Affects Amounts to be Returned

If the student withdraws before the first day of classes, they are ineligible for any federal aid.

1. Boise State University cancels all fees for that term.
2. Financial aid loan and grant funds disbursed to the student’s account and that were applied to fees and any refunds sent to them prior to the first day of the term will be canceled and returned to the federal government by Boise State, creating a balance on the student's account. Any federal financial aid refunded to the student must be repaid to Boise State University.

If the student withdraws between the first day of classes through the 10th day of the semester, the student will be ineligible for any federal aid unless documentation establishing attendance is provide.

1. Boise State University cancels all fees for that payment period.
2. A $40.00 withdraw fee is assessed, which the student is responsible for paying.
3. Loan and grant funds disbursed to the student’s account and used to pay university fees and any amounts refunded them will be canceled and returned to the federal government, as prescribed by federal financial aid rules. Loan and grant funds refunded to the student must be repaid to Boise State University.
Students who have attended class have the opportunity to request that their professor furnish written confirmation of attendance. This documentation must be submitted to the Boise State University Financial Aid Office within 7 days of receiving a notice to repay funds. If attendance documentation is received from a professor within 7 days, the Boise State University Financial Aid Office will perform a Return of Title IV Funds (R2T4) calculation, to determine the amount of financial aid the student is eligible to retain. Appropriate adjustments will be made to the financial aid for the term as determined by the R2T4 calculation.

If the student withdraws on or after the 11th day of the term

1. The complete withdraw falls under the federal requirements for recipients of federal financial aid who withdraw from or leave school before completing the term.
2. Boise State University retains the full amount of fees charged for the term.
3. A $40.00 withdraw fee is assessed, which you are responsible for paying.
4. A Return to Title IV (R2T4) financial aid calculation will be completed based on the withdraw date, the length of the term and the types and amounts of federal financial aid received. This calculation determines the percentage of federal financial aid you are allowed to keep and the amount that is to be returned to the federal government.

**NOTE**: The Boise State University Financial Aid Office is required to determine if a student began attendance in each class for which they received federal financial aid. If the documented date the student ceased attending is earlier than the date they withdrew, Boise State University Financial Aid may use the earlier date if it more accurately reflects the last date the student attended an academically related activity.

5. The student is responsible for repaying Boise State University the amount of aid returned to the federal government.
6. In some instances a student may be required to return some grant funds to the federal government that was “overpaid”. In these situations, they will be mailed a letter and contract with instructions on how to return the funds. Boise State will initially serve as the student’s liaison to the federal government. If the student fails to sign the contract by the specified deadline, or fails to repay the grant funds in accordance with the contract, the “overpayment” will to be referred to the federal government for collection. When this occurs, the student is ineligible for future federal aid until the “overpayment” is resolved.

**Regulations Regarding Modules**

A module is any class that does not span the full length of the semester or term. For example:

- A student would be considered to have enrolled in modules if they enroll in courses that span the entire payment period AND have also enrolled in courses that don’t span the entire length of the payment period.
- A student would be considered to have enrolled in modules if they enroll in the summer term with two summer sessions that are offered sequentially, are both five weeks long, and they have the option to enroll in either session or both sessions.
- Workshops, and any other courses that don’t span the entire length of the payment period, are also considered modules.

For all programs or classes offered in modules, a student will be considered to have withdrawn if they did not complete all of the days in which they were scheduled for the payment period.

For modules, a student will still be considered enrolled for the term if, at the time they drop a module class, they provide Boise State written confirmation stating they plan on attending a course later in the same period.
When a student attempts to drop a class that does not span the entire payment period, a pop box up will appear on their Student Center asking if the student plans to return for a class that starts later in the payment period;

- If they answer No, the drop will be reviewed to determine if a Return of Title IV calculation should be performed.
- If they answer Yes, the student is providing written confirmation of their intent to return, and a return of funds calculation will not be done at that time.

If a student confirms his or her intent to return to a later module in the payment period and does not actually return, the R2T4 will be calculated using the actual date the student stopped attending or the date the module was dropped.

**Questions Used to Determine Module Withdrawal Actions**

The following three questions may be used to determine whether a student in a program offered in modules is a withdrawal and the Return of Title IV Funds requirements apply:

**Question 1:** After beginning attendance in the payment period or period of enrollment, did the student cease to attend or fail to begin attendance in a course he or she was scheduled to attend? If the answer is no, this is not a withdrawal. If the answer is yes, go to question 2.

**Question 2:** When the student ceased to attend or failed to begin attendance in a course he or she was scheduled to attend, was the student still attending any other courses? If the answer is yes, this is not a withdrawal; however other regulatory provisions concerning recalculation may apply. If the answer is no, go to question 3.

**Question 3:** Did the student confirm attendance in a module beginning later in the period (this must be no later than 45 calendar days after the end of the module the student ceased attending)? If the answer is yes, this is not a withdrawal, unless the student does not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

These rules may impact a student if they enrolled in modules and withdraw from one or more modules in the term, even if you have already completed some credits. The calculation to determine the percentage completed is now based on the calendar days scheduled to be completed prior to withdrawing REGARDLESS of any courses completed that are less than the length of the term. The percentage of completion will depend greatly on the timing of when you drop the courses which may determine whether this will be considered a withdrawal or require a recalculation of your awards.

For example, you enroll in three modules for a total of 12 credits.

- You complete module one for four credits but drop the other two modules prior to the census date of the term and do not return. No return of funds calculation is required; your Pell Grant funds would need to be adjusted to less than half-time; no Direct Loan funds could be received after dropping below half-time, and the cost of attendance (COA) will be recalculated to exclude periods of non-attendance, so your financial aid previously awarded may be reduced and you would need to return those funds.

- You withdraw at five weeks before completing the first module and will not return for a later module. A return of funds calculation is required using the total days in all three modules for the calculation.
### Comparison of Complete Withdrawals and Dropping Classes

#### Comparison 1: Assume that all classes are full term (NO modules) and aid has disbursed

<table>
<thead>
<tr>
<th>as of 4/17/2015</th>
<th>Complete Withdrawal - Dropping ALL Classes</th>
<th>Dropping SOME but not ALL Classes²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Class Day 1 - 10</td>
<td>Day 11 - 60% of semester</td>
</tr>
<tr>
<td>Return of Title IV Calculation</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>May owe back DL Loan money to Boise State/ED</td>
<td>Yes - everything</td>
<td>Yes</td>
</tr>
<tr>
<td>May owe back Perkins Loan</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>May owe back Pell Grant money to Boise State/ED</td>
<td>Yes - everything</td>
<td>Yes</td>
</tr>
<tr>
<td>Existing loans go into repayment or grace period</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Eligible to continue in work-study job</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>May negatively impact future SAP eligibility</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Comparison 2: Assume that student drops a class/workshop before it started or before a "W" and aid disbursed.**

<table>
<thead>
<tr>
<th></th>
<th>Dropping some but not ALL classes²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Class Day 1-10</td>
</tr>
<tr>
<td>Return of Title IV Calculation</td>
<td>No</td>
</tr>
<tr>
<td>May owe back Loan money to Boise State/ED</td>
<td>No</td>
</tr>
<tr>
<td>May owe back Pell Grant money to Boise State/ED</td>
<td>Yes, if &lt;12 credits¹</td>
</tr>
<tr>
<td>Existing loans go into repayment/grace period</td>
<td>No - if student has &gt;6 credits¹ Yes - if student has &lt;6 credits¹</td>
</tr>
<tr>
<td>May negatively impact future SAP eligibility³</td>
<td>No</td>
</tr>
</tbody>
</table>

¹ Refers to "financial aid eligible" credits; 5 credits is considered half time for graduate students
² And assuming student passes remaining classes
³ Classes shorter than one semester may receive a W. Check official calendar for deadlines
Comparison 3: Determining if student is completely withdrawing from a module

**Question 1:** After beginning attendance in the period of enrollment, did the student cease to attend or fail to begin attendance in a course student was scheduled to attend?
- **No**... this is not a complete withdrawal
- **Yes**... go to question 2

**Question 2:** When the student ceased to attend or failed to begin attendance in a course he or she was scheduled to attend, was the student still attending any other courses?
- **Yes**... this is not a complete withdrawal
- **No**... go to question 3

**Question 3:** Did the student confirm attendance in a module beginning later in the period (must be no later than 45 calendar days after the end of the module the student ceased attending)?
- **Yes**... this is not a complete withdrawal
- **No**... this is a withdrawal and the Return of Title IV Funds requirements apply