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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.

Avoid costly situations by reading this aid handbook.
- Learn the best time to apply for aid.
- Discover the situations that trigger financial aid repayment.
- Learn how to keep your eligibility for federal aid.

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

Many factors can cause changes to the amounts and types of aid you receive:
- 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

Check BroncoMail and your Student Center regularly to stay updated.

Official correspondence will be sent to your BroncoMail student email account. If and when changes are made to your aid, the changes will be immediately visible on your Student Center. It is especially important to watch for Holds and Financial Aid To Do Items.

Check Timely Tips on Boise State’s financial aid website.

The financial aid process might 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.

Paperless award notifications and billings at Boise State.

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

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.
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.
- SFInfo@boisestate.edu
- (208) 426-1212 or (208) 426-2134
- Room 101 in the Administration Building

10 days prior to each semester is the earliest aid can be credited toward student fees

The “Finances: My Account” section of your 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
- 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 your Student Center. Check your Student Center to ensure your current address is listed.

You are responsible for your student fees even if you never attend the classes!

When you register for classes, you are considered “enrolled” at Boise State. 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 your 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

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

Dropping some or all of your classes can have serious financial repercussions.
# What's New for 2016-2017

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 March 15, 2016*

<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal financial aid will not pay late fees</strong></td>
<td>Federal financial aid may only be applied to pay tuition, class fees and on-campus room and board for a single semester, leaving any late fees, finance charges, past-semester charges or other fees unpaid. Therefore, you might receive a refund and see that you still owe money to the university. Before spending your financial aid refund, look on your Student Center to see if any extra charges are still due. You are responsible for paying those charges.</td>
</tr>
<tr>
<td><strong>The FSA ID replaced the FAFSA PIN</strong></td>
<td>As of May 10, 2015, students and parents are required to use a Federal Student Aid ID (FSA ID). This is a username and password you will use to sign the Free Application for Federal Student Aid (FAFSA) online. You will also use your FSA ID to log in to U.S. Department of Education websites such as <a href="http://studentloans.gov">studentloans.gov</a> and the National Student Loan Data System at <a href="http://nslds.ed.gov">nslds.ed.gov</a>.</td>
</tr>
<tr>
<td><strong>Use the “Bottom Line Estimator” to calculate if you have enough aid to pay semester fees</strong></td>
<td>Some students will have enough financial aid to cover all of their semester fees. They will receive any extra aid as a financial aid refund for books and other expenses. Some students will have semester fees greater than their financial aid. If financial aid only covers some of your fees, then you'll want to make a plan for paying your remaining expenses. Use the “<a href="http://bottomline.ericsson.com">Bottom Line Estimator</a>” to calculate if you will owe money or receive a refund when your financial aid disburses 10 days before the semester begins. The estimator works best for undergraduate students who plan to attend full-time (12+ credits). After you enter your housing choices and credits of enrollment, the estimator will calculate if you will owe money or receive a refund. If you plan to attend part-time, you can use the Bottom Line Estimator to estimate your expenses only. To request an estimate of your part-time financial aid, call our office at (208) 426-1664.</td>
</tr>
<tr>
<td><strong>Work-Study awarding</strong></td>
<td>Boise State is in the process of implementing changes to the work-study program for the 2016-2017 academic year to allow eligible students to apply their work-study awards to any student job on campus. The goal is to create a program where work-study eligible students can be hired in a campus position that encompasses the skills and experiences most relevant to their own goals and career path. The strategy for awarding the limited funds is undetermined as of May 2, 2016. Watch for announcements in your BroncoMail, in upcoming editions of the Aid Handbook, and in Timely Tips on the Financial Aid and Scholarships website.</td>
</tr>
<tr>
<td><strong>2017-2018 FAFSA will be available in Oct 2016</strong></td>
<td>The FAFSA will become available earlier. You can file your 2017-2018 FAFSA as early as October 2016 rather than waiting until Jan. 1, 2017. In addition, you will report income information from an earlier tax year. On the 2017-2018 FAFSA, you will report 2015 income information rather than 2016 income information. The earlier availability of the FAFSA is a permanent change to make it easier for students and families to apply for financial aid using actual tax return information.</td>
</tr>
</tbody>
</table>
For First Time Aid Applicants

Who is eligible for aid?

Students who meet these requirements are typically eligible to receive federal aid regardless of the family income:
- Be admitted as a “degree-seeking student” in an eligible degree program
- Be a U.S. citizen or eligible non-citizen (such as a permanent resident)
- Be meeting Satisfactory Academic Progress once you have attended Boise State
- Be registered with Selective Service if you are a male (designated at birth) who is 18 or more years old
- Be in good standing with student loans with less than the lifetime loan limit.

Online FREE application at www.fafsa.gov

1-800-4FED-AID
1-800-433-3243

How long does it take to process a FAFSA?

Many student applicants are awarded aid in as little as two weeks of completing the FAFSA. Sometimes it will take up to four to six weeks, if you are asked to submit additional documents. Your response time to document requests is the biggest factor in determining when your financial aid will be awarded.

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 W-2s
- 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 two to six weeks. This time frame includes transmitting changes to the federal FAFSA processor for approval.

An academic year = fall spring summer

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 complete a renewal where the FAFSA is pre-filled with demographic information reported on the previous FAFSA.

Parent information required

Most unmarried undergraduate students under the age of 24 are considered dependent for federal financial aid purposes. Dependent students must include parent information on the FAFSA even when financially independent from their parents with little or no support for college expenses. Lack of financial support 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. The form is available on the financial aid website at financialaid.boisestate.edu/forms.

A parent and a dependent student each need a unique FSA ID

Sign your FAFSA online with your Federal Student Aid ID (FSA ID). A student is required to sign the FAFSA each time the FAFSA is completed or when corrections are made. 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.
### FSA ID data is double checked

Students and parents will each need to create their own FSA IDs. The Social Security Number (SSN), name, and date of birth you input for your FSA ID will be compared with the Social Security Administration information. If a SSN, name, and date of birth are successfully matched, the FSA ID remains valid and becomes a permanent FSA ID.

### Save your FSA ID for multiple purposes

This FSA ID will be used extensively during and after your college years for multiple purposes:
- to sign an electronic master promissory note
- to manage your Direct Loan account
- to access information about federal loans you borrowed at [studentloans.gov](http://studentloans.gov)
- to file a future FAFSA
- to request a parent or graduate PLUS loan

### Priority Applicant Aid

To be considered for the best and most aid, you need to meet the published Priority Date which is always in the spring, prior to the start of a new academic year. Only priority applicants will be eligible to receive Perkins Loans, Supplemental Educational Opportunity Grants (SEOG), work-study funding, and need-based scholarships. Actual eligibility for priority aid is based on FAFSA results and federal need.

### Priority Dates:

- **February 15 = New freshmen and new transfer students**
- **March 15 = Current or returning Boise State students**
- **June 1 = Requested documents must be submitted to retain Priority Status**

### Additional document requests

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 1, 2016. Complete To Do items by their due dates to retain priority aid.

The FAFSA is the initial aid application and often additional documents are requested to ensure accurate aid is awarded. Check your Student Center To Do list to see if you need to turn in additional documents. Examples of documents requested include federal IRS Tax Return Transcripts, W-2s, verification forms, citizenship, Selective Service, veteran documents as well as documentation of homelessness, guardianship, or orphan status.

### Estimate your income

Use estimated tax year income to meet the Priority Date. It is better to meet the Priority Date than to wait until taxes have been completed. After federal taxes have been completed, you are expected to return to the FAFSA website to correct the estimated amounts using the IRS Data Retrieval Tool.

### 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 two weeks after you have electronically filed taxes, or six to eight weeks if you file paper tax returns. To use this option, log in to the [FAFSA.gov](http://FAFSA.gov) website.

### 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. If the incorrect SSN is used on the FAFSA, the student must re-start and file an entirely new FAFSA application.

### Regular Aid Applicants

If you miss the priority deadline, you should still apply for aid and may be awarded a Pell Grant and Federal Direct Loans if you meet all other eligibility requirements. The entire awarding process must be completed before your 2016-2017 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.
If you have an unaccompanied homeless youth determination from your school district liaison after July 1, 2015, then answer “yes” on the FAFSA for the appropriate homeless question determining independent status. Documentation will be required.

You may be considered independent for federal financial aid purposes if you are homeless (lacking fixed, regular housing), self-supporting, and not living with your parents because of unusual circumstances. Students who mark this designation on the FAFSA will be required to submit specific documentation. Each student’s living situation and documentation will be considered on a case-by-case basis.

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.

Federal unsubsidized loans are the least desirable federal aid, but are still better than alternative education loans from private lenders. For this option, submit a form called Petition for Dependent Students without Parental Help which is found on the Boise State financial aid website. In the instructions, please note that the student needs to provide a detailed letter and budget demonstrating his or her financial independence.

Typically, submitting a FAFSA for an academic year is a two-step process. The student and family submit the FAFSA with estimated income information before the priority date. The second step is to return to the FAFSA website to “make corrections” by using the IRS Data Retrieval Tool to pull in your tax return information to your FAFSA.

Within a day or two after you submit your FAFSA, you should return to the FAFSA website to review your “Student Aid Report.” The Student Aid Report is a confirmation of the data you entered on the FAFSA 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 in to the FAFSA website, choose the IRS retrieval option. Also, read the comments section of the Student Aid Report to make sure 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, both you and your parent must sign the FAFSA using your individual FSA IDs each time you make corrections. If your parent does not have an FSA ID, 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. If you have an unexpected financial reversal, contact the Financial Aid Office to discuss the Special Conditions process for reevaluating your eligibility.

A dependent student may submit a FAFSA as a single student and then update his or her marital status if married within the year. Before making changes to your FAFSA, see our Timely Tip: **Getting Married** for instructions to ensure smooth processing.

The first time you receive a Federal Direct Student Loan, you are required to complete loan entrance counseling. To begin entrance counseling, log in to [studentloans.gov](http://studentloans.gov) with your FSA ID. It will take approximately 30 minutes to complete the entrance counseling session online. You will also need to complete a Master Promissory Note (MPN).

The Master Promissory Note (MPN) is the second online process that first-time Direct Loan borrowers need to complete at [studentloans.gov](http://studentloans.gov). 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 FSA ID 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 sure it is complete.
Cost of Attendance (COA)

Once you receive your award notification email, go to your Student Center and click “View Financial Aid.” You will notice a breakdown of the estimated average Cost of Attendance (COA) at Boise State. This is also referred to as your budget. It includes average 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 includes estimates of indirect costs representing all of a student’s expenses while living and going to school. Spending habits and choices will determine your actual costs. Your COA amount is one factor used to determine financial aid.

Reduced COA for part-time students

For 2016-2017, your Cost of Attendance (COA) 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 might 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.

Financial aid based on enrollment level (expect changes)

Students enrolled half-time or three-quarter-time might 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 might impact the total amount of aid received or adjust the type of aid a student is eligible to receive.

Boise State highly recommends that you finalize your class schedule more than 12 days prior to the first day of classes for each semester as published on the Dates and Deadlines section of the financial aid website.

Students enrolled in fewer than 12 credits (or fewer than nine 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 important points to remember:

- Decreasing your enrollment level after your semester aid disburses might 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 balance due for class fees. You might need to use previously refunded aid 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 first aid disbursement and the Financial Aid Census Date (10th day of the semester, or published date for summer 2017).
- 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.

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 toward a college education for one academic year.
Financial need = Cost of Attendance - Expected Family Contribution

The difference between your COA and EFC represents your “Unmet Financial Need.” Most federal aid is awarded based on need. Grants, work-study funds, Perkins Loans, subsidized loans, and some scholarships may not exceed your “Unmet Financial Need.” It is still possible to receive unsubsidized student loans, PLUS loans, some scholarships and 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 might 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/forms. The completed Privacy Release will need to be returned to the Registrar’s Office.
Prior to the Academic Year

1. Alert that you have To Do items or Holds
2. Access BroncoMail from my.BoiseState
3. Access to your Student Center

Click on the To-Do List for complete instructions

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

Already awarded financial aid?

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, you agree to supply any additional information the Financial Aid Office might 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 your myBoiseState Student Center. These To Do items ask you to submit various forms and federal tax documents. Based on the documents submitted, there
Complete these To Dos or your aid may be canceled.

Verifying income is a key component of verification, especially for applicants who initially estimated income on the FAFSA. The IRS Data Retrieval Tool described below will greatly reduce the need to provide paper tax documents.

IRS Retrieval Tool at fafsa.gov

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 a significant amount of time. See a Timely Tip on our website for more details on how to use the IRS Data Retrieval Tool.

When IRS data is available

- Allow at least two weeks after the federal taxes are electronically filed
- Allow at least eight weeks after filing a paper federal tax return

How to use the IRS Data Retrieval Tool

1. Go to www.fafsa.gov
2. Choose 2016-2017 FAFSA
3. Select "Make FAFSA Corrections"
4. Navigate to the income section
5. Follow the instructions in the FAFSA income section to see if you are eligible to use the Data Retrieval Tool. Look for the little blue box that says Link to IRS.
6. Choose to have 2015 IRS data copied into your FAFSA
7. Sign and submit the FAFSA transaction

Aid is tentative until verification is completed

You will likely 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 average length of time for verification to be completed is three to six weeks. 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

Submit verification documents before June 1

If you submit documents in April or May, then your aid will be finalized before fall semester begins. If you wait until July or August, then your aid might be delayed. Likewise, spring semester applicants will want to submit verification documents by October 1 to have financial aid ready for the start of spring semester.

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

The Financial Aid Office needs 45 days to process your documents and to send and receive corrections from the federal FAFSA processor.

- If you have withdrawn from classes, you have 45 days from the date of withdrawal to provide verification documentation to determine Pell Grant eligibility. No loans are available after you have withdrawn.
- Pell Grant eligible students who have not withdrawn from all classes, your deadline is the earlier of:
  - 180 days from the last day of the semester to provide all documents;
  - 45 days prior to the date established by the U.S. Secretary of the Department of Education (September 30)
Accept your aid on Student Center

An award notification will be sent to your BroncoMail, and your Student Center is the official source for viewing your specific financial aid award. Once you log in to your 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 > 2017

Uncertain about accepting the Ford Direct Loans?

You are only responsible for repaying the student loan amounts you actually “ACCEPT.” If you are uncertain whether you will need loans, you can leave the Direct Loans in the “OFFERED” status until you need them. If you decide later that you need some or all of the 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. (Note: Perkins loans and work-study awards need to be accepted within 30 days or they might be canceled.)

Aid you accept is split between the fall and spring

Whatever loan amount you accept will be split between fall and spring semesters. With the exception of students graduating in December 2016, students enrolling fall semester will see the federal financial aid split evenly between fall and spring semesters. Plan for the amount of aid you will need for both semesters.

Click on all hyperlinks on your award screen

Essential information is associated with each hyperlink on this screen of the 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 Appendix A section of this handbook.

1. Read the Terms & Conditions of your awards

2. Click all hyperlinks 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
**Report external scholarships and educational benefits**

Many students receive private scholarships from civic groups or tuition assistance from employers. One of the terms under “Terms & Conditions” 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 by email to: scholarships@boisestate.edu

**Examples of external educational resources**

These benefits include, but are not limited to:

- Scholarships from non-Boise State donors
- Vocational Rehabilitation assistance
- Trade Act Adjustment aid or Workforce Investment Act (WIA) assistance
- Tuition waivers for graduate assistantships
- Employer tuition reimbursement

Federal regulations require this educational aid to be included in your financial aid award and calculations. Your previously awarded aid may be adjusted to accommodate the extra financial assistance you are receiving.

**Challenges when external educational resources are unreported**

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 might face a situation where you need to repay large amounts of federal aid.

**Sometimes aid is canceled**

Federal regulations 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. Examples of when aid is canceled:

- You decided not to enroll for a semester
- You do not meet Satisfactory Academic Progress Standards for the semester.
- You accidentally dropped all of your classes during the drop/add period at the beginning of the semester
- You are in default on a federal loan
- You did not complete a To Do item by its due date

**Request spring aid reinstated**

If your aid is canceled because you are not enrolled for fall semester, but you plan on attending spring semester, please contact the Financial Aid Office to reinstate your spring aid.

**Financial aid will disburse to pay fees based on when your classes begin**

If any class in which you are enrolled starts during the first seven 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**.

If no class starts during the first seven 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.
Use the “View Disbursements” screen to check for financial aid status prior to each semester.

Add up the Net Amount of aid.

Subtract total from the balance due on your Student Center Account.

Determine whether you will owe money or receive a refund.

Use the Bottom Line Estimator.

Use the Account Activity link on BroncoWeb to view the impact your aid had on your student account.
While You are Enrolled

Verification selection after you are awarded aid

You might be asked for verification documents after you have already been awarded financial aid. 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. Follow instructions in the Getting Married Timely Tip. When changing the FAFSA to show "married," the student will need to add the spouse’s 2015 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 might negatively or positively impact your Pell Grant eligibility.

Which credits count toward financial aid?

Classes that do not apply toward your GPA generally do apply toward 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 apply toward graduation are financial aid eligible, with the following exceptions:

- Students are limited to a total of nine 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.

Repeated credits are sometimes eligible for financial aid

When counting credits to determine aid eligibility for a semester, many repeated classes will be excluded from the financial aid credit count. You can be paid on a repeated class if the class was never previously passed (with a “D-” or better). You can receive financial aid for a course you previously passed the first time you repeat it.

The following examples show if a repeated course would be financial aid eligible.

<table>
<thead>
<tr>
<th>Course</th>
<th>1st Attempt</th>
<th>2nd Attempt</th>
<th>3rd Attempt</th>
<th>Is class financial aid eligible for enrolled Semester?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course 1</td>
<td>F</td>
<td>D</td>
<td>Enrolled</td>
<td>Yes¹</td>
</tr>
<tr>
<td>Course 2</td>
<td>D</td>
<td>Enrolled</td>
<td></td>
<td>Yes²</td>
</tr>
<tr>
<td>Course 3</td>
<td>D</td>
<td>D</td>
<td>Enrolled</td>
<td>No³</td>
</tr>
<tr>
<td>Course 4</td>
<td>D</td>
<td>F</td>
<td>Enrolled</td>
<td>No⁴</td>
</tr>
<tr>
<td>Course 5</td>
<td>W</td>
<td>F</td>
<td>Enrolled</td>
<td>Yes⁵</td>
</tr>
<tr>
<td>Course 6</td>
<td>D</td>
<td>W</td>
<td>Enrolled</td>
<td>Yes⁶</td>
</tr>
<tr>
<td>Course 7</td>
<td>W</td>
<td>Enrolled</td>
<td>-</td>
<td>Yes⁷</td>
</tr>
</tbody>
</table>

Explanations of examples:
1. Yes, course 1 is eligible for financial aid because it is the first repeat after receiving a passing grade of “D-” or better.
2. Yes, course 2 credits may be counted. Even though the course was previously passed, it is the first time the class is being repeated.
3. No, this course was previously passed, and this is the third attempt. You can receive financial aid for a course you previously passed only the first time you repeat it.

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

Audit and challenge credits do not count for financial aid eligibility.

= 2 cr.
= 1 cr.
= 3 cr.
= 1 cr.
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. Yes, course 5 has never been passed. It can count toward financial aid eligible credits.

6. W’s and Complete Withdrawals (CWD) are excluded when counting the number of times a course has been repeated.

7. W’s are excluded from counting as a repeated course. The course has never been previously passed and is eligible for aid.

Impact of Waitlist Classes

Credits for classes you have on a registration waitlist are excluded from your university charges and financial aid eligibility until they are added to your schedule. Once you are officially registered for the class, you will 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 class standing. For example, a student who is a sophomore in the fall semester might become a junior in the spring semester. Additional loans are rarely offered automatically. Contact 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)

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 that the Financial Aid Office re-evaluate your financial aid eligibility. Each Special Conditions form on our website provides information about the different types of situations and documentation required. Special Conditions will be considered only when clear documentation is attached. Unique criteria and time frames apply for job losses, and the Special Conditions-Income Review form is available in October.

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 might find it necessary to increase your budget so that you may increase your eligibility for work-study or student loans. You can 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 or medical/dental/optical expenses, use a Special Conditions-Transportation or Special Conditions-Medical form. Pay close attention to the instructions on each form.

Child Maintenance Allowance

Independent financial aid recipients who have a zero (0) EFC might be able to increase their Cost of Attendance, or budget, for expenses related to having dependent children ages 0 - 18. This adjustment might 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 2015 IRS Tax Return Transcripts, W-2s and other verification documents if verification has not already occurred for 2016-2017. Call (208) 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 might 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 educational exchange programs

Financial aid is available to students in the Studies Abroad and National Student Exchange programs. Generally, Cost of Attendance will be increased based on costs at your host institution. Although increasing your budget will increase your eligibility for financial aid, any Pell Grant and federal student loan limits remain the same. Once you have 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 aid and anticipated costs. Questions can be directed to the International Learning Opportunities Office at (208) 426-2630.

Summer Aid

Summer financial aid is awarded independently from fall and spring semesters. After you enroll in summer classes, Pell Grant recipients will automatically be awarded any grants for which you 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 six credits (five for graduate students) to be eligible for loans. You can check your summer loan eligibility and submit a summer loan request on your Student Center after March 15, 2017 by clicking the Request Summer Loans link in the Finances Section of your Student Center. Request loans only after you have registered and finalized your summer class schedule.

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 7-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.
✓ See the Complete Withdrawal Policy in Appendix D. There is a 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 requires 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.

The three SAP standards are Pace (credit completion rate), Comprehensive GPA, and Maximum Credit.

Pace Standard:
✓ Keep your Pace (or credit completion rate) above 75%.
✓ The cumulative Boise State and transfer credits attempted and completed are utilized in calculating your Pace, or credit completion rate.
✓ 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.

Comprehensive GPA Standard:
- 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.

Maximum Credit Standard:
- At any point, when it is mathematically impossible for you to graduate within the maximum credit standard, you will be considered in violation of the SAP Policy and ineligible for financial aid.

Check your Satisfactory Academic Progress

You have access to view your specific SAP data on your Student Center.

How to check your SAP data:
Go to your Student Center > scroll down to “Finances” > click the “other financial…” drop down box > choose “Check SAP Status”
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.

<table>
<thead>
<tr>
<th>Term</th>
<th>Current Status</th>
<th>Test Result</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 20</td>
<td>Eligibility</td>
<td>Max Time</td>
<td>30.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Comprehensive GPA</td>
<td>2.726</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pace</td>
<td>54.00%</td>
</tr>
</tbody>
</table>

- **Maximum Time**: Examine the information above in the max time details; it will tell you how many credits you have attempted and what is allowed for your degree. A second provision exists: if you are working on your first bachelor’s degree, as soon as you have earned 100 credits, an evaluation will need to be done to determine future eligibility.

- **Comprehensive GPA**: The GPA listed above is a comprehensive GPA— which may be different than your Boise State Cum GPA. The comprehensive GPA includes all credits attempted, including grades from remedial classes, transfer credits, repeated credits, etc.

- **Pace**: Your completion percentage is listed above in the current value field called Pace. The Pace standard requires that you successfully complete 75% of all credits attempted.
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 (such as failing ITM 104 and then dropping ITM 105)
- 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 bachelor’s degree 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 might have to repay funds. The amount of a Pell Grant is based on the number of credits in which you are 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:

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHEM 99</td>
<td>2 cr.</td>
</tr>
<tr>
<td>EDUC 30</td>
<td>1 cr.</td>
</tr>
<tr>
<td>MATH 15, 25; ENGL 90</td>
<td>3 cr.</td>
</tr>
<tr>
<td>MUS-APL 10; THEA 10</td>
<td>1 cr.</td>
</tr>
<tr>
<td>TEACH-ED 71</td>
<td>1 cr.</td>
</tr>
</tbody>
</table>

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 will 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.

Some classes are offered in a sequence within the same semester, such as ITM 104, 105 and 106. Students might 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
<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<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” and might 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 three business days before spending the refund because your student account might 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 might 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 associate degree: you are eligible for sophomore level loans because associate programs are considered to be two-year programs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| **Completely withdrawing from a semester**         | If you decide not to attend Boise State, or decide to stop attending classes after they have started, you must initiate the complete withdrawal process from classes on your 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 your Student Center prior to the beginning of the term and up to the tenth week of classes during a semester, depending upon the length of the course.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| **Federal law requires repayment of unearned federal financial aid from students who completely withdraw** | If you withdraw from all courses prior to completing 60 percent of the semester, you must repay Boise State for unearned aid applied toward fee charges. (Aid is earned for each day a student attends classes.) Repayment might 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, and 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.                                                                                                                                                                                                                                                                                                                                                     |
| **Receiving all “Fs” for a semester**              | If you receive all F’s for a semester, you are subject to the federal financial aid withdrawal policy. This policy might 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 might be required from your professors. Only documentation appearing on Boise State letterhead, or from the professor’s Boise State email address, will be accepted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
Receiving one or more “Fs,” but not all “Fs”

Pell Grants are awarded on the assumption that you attend classes. If a professor reports that you never attended a class, you might have your grants reduced for that semester and you would need to repay that amount. 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, tests or quizzes taken.

Receiving a “W” or “CWD” for a class you never attended

As explained in the previous paragraph, federal financial aid is available to students who attend and participate in classes. At the time a “W” or “CWD” 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 might have your grants reduced for that semester, and you would need to repay that amount.

Reductions when classes are shorter than a full semester

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.

Receiving outside educational assistance

You might have the good fortune to receive “outside assistance” such as:
- tuition reimbursement
- non-Boise State scholarships
- stipends
- fellowship
- graduate assistance student fee waivers
- vocational rehabilitation support

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 might receive a refund before your financial aid can be recalculated. In these situations, you might be required to return a portion of your aid.

Report any outside assistance you are expecting for 2016-2017 by emailing scholarships@boisestate.edu with information about
- The name of the assistance or donor
- The type of assistance (scholarship, fee waiver, etc.)
- The amount you are expecting to receive
- Your name and student ID number

Exceeding the annual or lifetime loan limits

Universities receive regular reports from the U.S. Department of Education regarding situations where students have received more loans than they are eligible to receive. Sometimes, 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 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 a first bachelor’s degree. At the point you have met the requirements for one bachelor’s degree, for one major, you become ineligible for grants.

The Federal Pell Grant is very desirable but has inflexible regulations for awarding

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, the Pell Grant 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 might 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 might be reduced and you might owe a repayment.

Check your Student Center frequently

Check your Student Center daily during the first 10 days of classes. 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>

Lifetime limit for Pell Grant

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.
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 following table 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><strong>Fall</strong></td>
<td><strong>Spring</strong></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><strong>Total Pell after 6 years</strong></td>
<td><strong>Student has remaining Pell eligibility for future semesters</strong></td>
</tr>
</tbody>
</table>

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

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federal grant available to a limited number of first undergraduate degree-seeking students who demonstrate exceptional financial need. Students automatically apply for this grant through completion of the FAFSA. To be eligible for an FSEOG award, a student must also be awarded a Pell Grant. Since funding is limited, students who submit their FAFSA by Boise State’s priority date have a greater chance of receiving the award.
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. 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 2016-2017 are made during spring semester 2016.

You will want to be sure that you have completed the Boise State Scholarship application through our 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 you are interested in applying for scholarships not sponsored by Boise State, check out the many free websites. Never pay for a scholarship search service.

Use our scholarships website (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 scholarship donors is:

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

If a scholarship check is sent directly to you, bring it to the Financial Aid Office in the Administration Building, Room 113.

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: financialaid.boisestate.edu/scholarships/scholarship-policies.
Loans

Types of student loans: 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.

- Perkins
- Subsidized
- Unsubsidized
- Parent PLUS
- Graduate PLUS
- Alternative
- Direct-to-Consumer

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 might 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. 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>1.068% at time of disbursement</td>
<td>6 months</td>
<td>Loans disbursed after 7/1/16: 3.76% for undergrads</td>
</tr>
<tr>
<td>Direct Unsubsidized</td>
<td>Borrower pays all interest</td>
<td>4.272% at time of disbursement.</td>
<td>6 months</td>
<td>Fixed rate at: Undergrads: 3.76% Graduates: 5.31% for loans disbursed after 7/1/16</td>
</tr>
<tr>
<td>Graduate Student PLUS Loan</td>
<td>Borrower pays all interest</td>
<td>4.272% 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: 6.31% for loans first disbursed after 7/1/16</td>
</tr>
<tr>
<td>Parent PLUS loans</td>
<td>Borrower pays all interest</td>
<td>4.272% 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: 6.31% for loans first disbursed after 7/1/16</td>
</tr>
</tbody>
</table>
The Bipartisan Student Loan Certainty Act passed by Congress on July 31, 2013 has established a method for determining 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

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 types 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.

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.

Perkins Loans are limited and are usually awarded to undergraduate students whose FAFSA information was submitted on or before March 15, 2016 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 might be cancelled and awarded to another student if you miss the 30 days allowed for completing these documents.

Perkins Loan recipients are required to have 12 credits at the time of disbursement and on the 10th day of classes. Similar to Pell Grants, eligibility for Perkins Loans will be determined by the number of credits in place as of 11:59 p.m. on the 10th day of the semester. Audit and challenge credits are excluded from the financial aid eligible credits, as are many repeated class credits.

If you receive a Perkins Loan through Boise State, your loan servicer will be ECSI. (If you receive Direct Loans, then you will have a different loan servicer for your Direct Loans.) Repayment and forgiveness benefits for Perkins Loans differ from those of Direct Loans. Borrowers have the option to consolidate a Perkins Loan into a Direct Consolidation Loan.

The Perkins Loan Program will continue only through the 2017-2018 academic year and is technically ending on Oct. 1, 2017. This will limit Perkins Loans for spring 2018. Only students who receive a Perkins Loan disbursement for 2017-2018 prior to Oct 1, 2017 can be eligible for a Perkins Loan for spring 2018.
Subsidized and unsubsidized loan eligibility

<table>
<thead>
<tr>
<th>What's the difference?</th>
<th>The subsidized loan: you do not incur nor pay any interest while you are enrolled at least half-time, or during your six month grace period. The interest rate during repayment for 2016-2017 subsidized loans is 3.76%. Eligibility for a subsidized loan is based on “federal need” which is determined by your Expected Family Contribution and Cost of Attendance.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay your interest quarterly</td>
<td></td>
</tr>
<tr>
<td>An unsubsidized loan will incur interest while you are in school, and the interest rate is 3.76%. 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>
<td></td>
</tr>
<tr>
<td>Small loan fee is deducted</td>
<td></td>
</tr>
<tr>
<td>A 1.068% 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. The loan origination fee will be increased slightly for loans disbursed on or after October 1, 2016. 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>
<td></td>
</tr>
<tr>
<td>Loans are split evenly between fall and spring semesters</td>
<td></td>
</tr>
<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>
<td></td>
</tr>
<tr>
<td>Plan for fall AND spring when accepting loans</td>
<td></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 your Student Center.</td>
<td></td>
</tr>
<tr>
<td>Prorated loans for graduates enrolled less than one academic year</td>
<td></td>
</tr>
<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>
<td></td>
</tr>
<tr>
<td>Student subsidized and unsubsidized loans will be offered initially based on the anticipated enrollment of 12 credits.</td>
<td></td>
</tr>
<tr>
<td>Fall grads enrolled in more or fewer than 12 credits</td>
<td></td>
</tr>
<tr>
<td>Starting in July, loan amounts will be increased or decreased, for fall graduates enrolled in something other than 12 credits.</td>
<td></td>
</tr>
<tr>
<td>You should enroll only in the classes that you need to graduate.</td>
<td></td>
</tr>
<tr>
<td>Loan amounts will be based upon the number of credits in which you enroll.</td>
<td></td>
</tr>
<tr>
<td>As always, you will need to have at least six credits to be eligible for subsidized and unsubsidized loans.</td>
<td></td>
</tr>
<tr>
<td>Eligibility for fall graduates’ loan increases</td>
<td></td>
</tr>
<tr>
<td>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 (208) 426-1664 or <a href="mailto:FAQuest@boisestate.edu">FAQuest@boisestate.edu</a>.</td>
<td></td>
</tr>
<tr>
<td>Budget increases submitted by an undergraduate who will graduate at the end of fall might impact the type of student loan you receive, but not necessarily the total amount you receive.</td>
<td></td>
</tr>
</tbody>
</table>

The amount of **Ford Direct Student Loans** you are offered is based on several factors including:

- Your class standing: freshman, sophomore, junior/senior, or post-baccalaureate
- Your dependent or independent status for financial aid
- The total amount of loans you have borrowed previously
- The type of degree program in which you are enrolled
- The Cost of Attendance for the year or semester
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 (Administration Building Room 101) within 120 days.

Grad student loans

Unsubsidized Ford Direct Loans and Graduate PLUS Loans are the federal loans available to graduate students.

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</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>

Where to locate your lifetime loan balance

Loans balances can grow quickly, especially if you neglect to monitor your borrowing. Two online sources are recommended.

- The National Student Loan Data System (NSLDS) at nslds.ed.gov 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.
- Your federal student loan servicer is the lender who manages your federal subsidized and unsubsidized loans only.
The current status of your loans.

Mortgage lenders often ask for this documentation if you buy or refinance a home.

Click on a loan number to locate the name and contact information for your loan servicer.

Loan servicer's name and contact information

Number of credits needed to receive or defer loans

To be eligible for federal loans and to defer repayment on most loans, you must be enrolled in at least six financial aid eligible credits as an undergraduate student, or at least five graduate credits as a graduate student.

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, the 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.
| Graduate student loan eligibility                                    | To qualify for graduate level student loan amounts, a graduate student must be:  
  ✓ enrolled in at least five graduate level credits or have a combination of at least five graduate and/or undergraduate credits that count toward the master’s degree (undergraduate courses with a “G” designation)  
  ✓ accepted into a specific graduate program  
  ✓ meet all other aid eligibility requirements  

Graduate students will initially be awarded graduate level loans with the assumption that the above enrollment requirements will be met. On the “View Disbursements” screen of your Student Center, you can see if you are enrolled in enough credits. |

| Parent PLUS Loan helps to fill the gap for dependent students   | 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. |

| Parent PLUS Loan application                               | The federal parent PLUS loan is an online application available through studentloans.gov. The parent who will be the loan borrower is the individual who needs to log in to the website using his or her own FSA ID. 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 (approved or denied) immediately upon completion. |

| Options if credit is denied                                   | If credit is denied, there are three options available:  
  ✓ Parent may appeal the credit decision.  
  ✓ Parent may utilize an “endorser” for the PLUS loan. (Loan counseling will be required if there is a successful appeal or an endorser is added.)  
  ✓ Parent may provide a written statement to Boise State indicating that he/she will not pursue an endorser. Student may then request additional loans. |

| Parent PLUS Loan online Master Promissory Note (MPN)            | 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 (2016-2017) and in future award years. A parent will use his or her FSA ID as provided to the parent when completing the FAFSA. The FSA ID and MPN need to match the name on the actual Parent PLUS loan form. |

| Graduate PLUS Loans                                           | Graduate Student PLUS loans are the same as the Parent PLUS loan except that the graduate student takes it out on his or her 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 an online application available through studentloans.gov. You will log in to the website using your own FSA ID. 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 (approved or denied) immediately upon completion. |

| Grad PLUS MPN                                                 | A separate Master Promissory Note (MPN) for Graduate PLUS loans must be completed through studentloans.gov. Please note the difference between MPNs for subsidized/unsubsidized loans and the Grad PLUS MPN. |
Military Service Interest Waiver

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 loans from Account Maintenance Center

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. Contact the Account Maintenance Center in the Administration Building Room 101.

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 website, 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 online 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.

financialaid.boisestate.edu

Click on “Aid Programs > Loans > Private Lenders” to find a list of private lenders
Non-U.S. citizens can apply for some alternative loans

Some private lenders provide loans for non-U.S. citizens, including DACA students, with a creditworthy cosigner who is a U.S. citizen or permanent resident.

Beware of Direct-to-Consumer Education Loans

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.

Plan for Loan Repayment

Not all educational 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 six months after you graduate or stop attending at least half-time.

[http://www.finaid.org/calculators/undergradadvisor.phtml](http://www.finaid.org/calculators/undergradadvisor.phtml)
Boise State is in the process of reimagining the work-study program for the 2016-2017 academic year. The goal is to create a program where work-study eligible students can be hired in a campus position that encompasses the skills and experiences most relevant to their own goals and career path. The strategy for awarding and managing the limited funds is undecided as of May 2, 2016. Watch for announcements in your BroncoMail, in upcoming editions of the Aid Handbook, and in Timely Tips on the Financial Aid and Scholarships website.

The best way to work while taking classes

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 work around your class schedule.
- Income earned from work-study in a tax year is excluded on the following FAFSA, which could make 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 and responsibilities.

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

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 six undergraduate credits) at Boise State.

If you completed the 2016-2017 FAFSA before March 15, you may be eligible for work-study funds

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.

Employment as a work-study employee is not guaranteed

More students are eligible for work-study employment than the federal and state funding provided to Boise State. The amount of work-study funds that you earn will depend on your wage and the number of hours you work. Most work-study jobs are on campus, with the exception of the Family Literacy Program and community service positions administered by the Boise State Service-Learning program.

Check BroncoJobs online to locate open positions

Review student employee job listings on BroncoJobs. For help with your job search, contact the Career Center at (208) 426-1747, 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 BroncoJobs website; 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 Center can provide you with tips on how to best present your applications for work-study positions.
Receive state public assistance? *Before* you begin working, make certain you have **federal** work-study funds

<table>
<thead>
<tr>
<th>How you get the money</th>
</tr>
</thead>
</table>

Your work-study award may be funded from federal, state, or Boise State 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.

You are eligible to earn up to the amount on your Award Notification and may begin using your 2016 - 2017 award on or after July 1, 2016. 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 website at 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.
After Your Enrollment

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

<table>
<thead>
<tr>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you graduate or enroll less than half-time, your student loans will go into repayment.</td>
</tr>
<tr>
<td>✓ For federal Direct Loans, you are required to complete an online Exit Loan Counseling session.</td>
</tr>
<tr>
<td>✓ You will use your FSA ID for Direct Loan Exit Counseling because the information you review will be personalized for you.</td>
</tr>
<tr>
<td>✓ You will select the loan repayment plan that you prefer.</td>
</tr>
<tr>
<td>✓ Go to studentloans.gov for the Exit Counseling link.</td>
</tr>
<tr>
<td>✓ For Perkins Loans, you are required to complete an online Exit Interview.</td>
</tr>
<tr>
<td>✔ Go to <a href="http://borrower.ecsi.net">borrower.ecsi.net</a> and register for that website.</td>
</tr>
<tr>
<td>✔ You will update your personal and reference information</td>
</tr>
<tr>
<td>✔ You will complete an exit test.</td>
</tr>
</tbody>
</table>

**Repay your loans**

<table>
<thead>
<tr>
<th>Action</th>
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</thead>
<tbody>
<tr>
<td>There is a six-month grace period on federal Direct Loans (subsidized and unsubsidized) and a nine-month grace period on Perkins Loans. The direct loan servicer's website is a great tool for managing your loan accounts, changing your address, making online payments, and finding forms for deferments and forbearance. To locate your loan servicer's contact information, log in to the National Student Loan Data System at <a href="http://nslds.ed.gov">nslds.ed.gov</a>.</td>
</tr>
</tbody>
</table>

**Only one 6-month grace period**

<table>
<thead>
<tr>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>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. Expect to start repaying your loans quickly if you previously took a break in your enrollment.</td>
</tr>
</tbody>
</table>
# Resources for Answers

| Comprehensive federal websites | 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 studentaid.ed.gov. |
| 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**D  
  ✓ Online chat help at [www.fafsa.gov](http://www.fafsa.gov) (FAFSA on the Web)  
  ✓ Boise State Financial Aid Office, Administration Building Room 113  
  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 financial aid 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: Administration Building Room 113  
  Evening Services: also open 5:00-6:00 p.m. one week before fall and spring classes begin and through the first week of classes. |
| Approximately 80% of questions can be answered by the resources on Student Center and the Financial Aid website | The Boise State Financial Aid and Scholarships website has comprehensive information for all students and parents. Students have found the “**Timely Tips**” and “**FAQs**” sections of the website 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. Your Student Center provides student-specific information plus links to important Boise State websites. |

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The information contained in this Financial Aid Handbook was accurate as of May 2, 2016.  
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 [financialaid.boisestate.edu](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 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 in Appendix D);
  o if I drop below half-time enrollment (six undergraduate credits or five 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 recalculations of my financial aid may cause a balance due on myBoiseState account, and that I am responsible for reviewing myBoiseState account to see if I owe a repayment of a Pell Grant or other financial aid.

✓ I understand that all loans received at Boise State University will be reported to the National Student Loan Data System (NSLDS). This secure information will be accessible to guaranty agencies, eligible lenders, and eligible institutions of higher education determined by the U.S. Department of Education to be authorized users of the data system.
✓ 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: Student Financial Aid Rights and Responsibilities

You have the right:

- To know all the federal, state, institutional and private student financial assistance programs available, including both need-based and non-need-based programs.
- To know the procedures, forms, deadlines, and eligibility requirements to apply for assistance; the criteria for selecting aid recipients and determining the amount of aid awarded.
- To know the procedures, forms, deadlines, and eligibility requirements for a program of Study Abroad.
- To know the cost of attending Boise State, how those costs are determined, and how your estimated expenses are developed.
- To know what resources we have considered in calculating your financial need, how the Expected Family Contribution was determined and how much of your financial need has been met.
- To know the standards required for maintaining satisfactory academic progress for financial aid eligibility.
- To know how and when disbursement of financial aid is made, how refunds are issued from Title IV student assistance programs, and Boise State's refund policy for costs paid to Boise State.
- To know the terms and conditions of any loans, employment, scholarships, or grant aid you receive.
- To know the policies and procedures used to maintain confidentiality of financial aid records. Only those individuals who directly handle the application have a right to know or access the information. Boise State University complies with the Family Educational Rights and Privacy Act of 1974.
- To know that disclosure of your financial aid information may be made to other school officials, including teachers, within the university whom the university has determined to have legitimate educational interests and to officials of another postsecondary school, where you receive services or seek to enroll.
- To know who to contact and how to contact financial aid personnel regarding information on financial aid.
- To know the academic programs of Boise State, the facilities available, and the faculty and instructional personnel.
- To know the names of bodies that accredit, approve, or license the institution and its programs and how their documents may be reviewed.
- To know the completion or graduation rate of students.
- To know statistics on the receipt of athletic-related student aid.
- To know campus security policies and crime statistics.
- To know what facilities and services are available to students with disabilities.

It is your responsibility:

- To read and consider all information about Boise State before you enroll.
- To complete all Boise State forms thoroughly and accurately and submit them to the appropriate office(s) by required deadlines.
- To accurately and honestly complete your Free Application for Federal Student Aid (FAFSA). Errors can result in delays. False or misleading information is a criminal offense and is subject to a $20,000 fine, imprisonment, or both.
- To use any federal, state-appropriated, or institutional financial aid received during the award year solely for expenses related to attendance at Boise State University.
- To comply with verification requirements (if you are selected for verification), provide verification or additional information as requested by Boise State, and submit corrections or new information, as appropriate.
- To read, understand, and accept responsibility for all forms or agreements you sign. We recommend you keep copies for your records.
• To notify Boise State Financial Aid and Scholarships Office if you attend two schools at the same time. You can only receive federal or state aid at one school at a time.
• To report to Boise State Financial Aid and Scholarships Office if you are in default on a student loan or if you owe a refund or repayment on any educational grant received from any school.
• To notify your student loan lender of changes in your name, address, and school status.
• To perform the work agreed upon when you accept a work-study award and job.
• To know and to comply with the following Boise State policies and procedures as they relate to financial aid: enrollment status for aid disbursement, satisfactory academic progress, withdrawal, refund/repayment, and debt management.
• To keep your address and phone number current on my.BoiseState.edu or with the Registrar's Office located in the Administration Building, room 110.
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.

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.
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/](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 you withdraw before the first day of your classes, you are ineligible for any federal aid.

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

If you withdraw on or after your first day of classes for the term:

1. The complete withdraw falls under the federal requirements for recipients of federal financial aid for students who withdraw from or leave school before completing the term.
2. The Boise State Financial Aid Office is required to determine if you began attendance in each class for which you received federal financial aid. If the documented date you ceased attending is earlier than the date you withdrew, Boise State Financial Aid may use the earlier date if it more accurately reflects the last date you attended an academically related activity.
3. A Return to Title IV (R2T4) financial aid calculation will be completed based on your 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.
4. You are responsible for repaying Boise State the amount of aid returned to the federal government.
5. In some instances you may be required to return some grant funds to the federal government that was “overpaid”. In these situations, you will be mailed a letter and contract with instructions on how to return the
funds. Boise State will initially serve as your liaison to the federal government. If you fail to sign the contract by the specified deadline, or fail 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, you are ineligible for future federal aid until the “overpayment” is resolved with the federal government.

**Regulations Regarding Modules**

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

- You are considered enrolled in modules if you enroll in courses that span the entire payment period AND have also enrolled in courses that are shorter than the entire length of the payment period.
- You are considered to have enrolled in modules if you enroll in the summer term with two summer sessions that are offered sequentially, are both five weeks long, and you 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, you will be considered to have withdrawn if you did not complete all of the days in which you were scheduled for the payment period.

For modules, you will still be considered enrolled for the term if, at the time you drop a module class, you provide Boise State written confirmation stating you plan on attending a course later in the same period.

When you attempt to drop a class that does not span the entire payment period, a pop up box will appear on your Student Center asking if you plan to return for a class that starts later in the same period.

- If you answer No, the drop will be reviewed to determine if a Return of Title IV calculation should be performed.
- If you answer Yes, you provided written confirmation of your intent to return, and a return of funds calculation will not be done at that time.
- If you confirm your intent to return to a later module in the payment period and do not actually return, the R2T4 will be calculated using the actual date you 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 you are in a program offered in modules is a withdrawal and if the Return of Title IV Funds requirements apply:

Question 1: After beginning attendance in the payment period or period of enrollment, did you cease to attend or fail to begin attendance in a course you were 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 you ceased to attend or failed to begin attendance in a course you were scheduled to attend, were you 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 you 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 you ceased attending)? If the answer is yes, this is not a withdrawal, unless you do not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

These rules may impact you if you 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:

- If 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, then no return of funds calculation is required. Your Pell Grant funds will 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. Your financial aid previously awarded may be reduced and you will need to return those funds.

- If you withdraw at five weeks before completing the first module and will not return for a later module, then a return of funds calculation is required using the total days in all three modules for the calculation.