



FINANCIAL AID Award Information



BISMARCK
STATE COLLEGE



Accept your Financial Aid Award

Congratulations on your decision to attend Bismarck State College and your financial aid award.

In order to receive your financial aid award, you must accept or decline your financial aid offer. You'll find your offer in the current Award Notice in Campus Connection at bismarckstate.edu/connection. Please refer to the screen shot below for further instructions on how to accept your award online.

If you have questions, contact the Financial Aid Office at 701-224-5494.

WHERE TO ACCEPT ON CAMPUS CONNECTION:

ACCEPT/DECLINE FA AWARDS

1. Log on to the CampusConnection Portal

Under finances:

3. Click Accept/Decline Awards

4. Click the appropriate year in the Aid Year column on the left side of the screen.

You may Accept and/or Decline any or all Awards that are currently available.

5. To Accept and/or Decline, place a in the Accepted box next to the award.

To reduce an accepted loan, key in the dollar amount in the Accepted field next to the loan you wish to reduce.

Award	Category	Career	Offered	Accepted	Accept	Decline
Emergency Related Waiver	Waiver	Undergraduate	1,901.00	1,901.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			1,901.00	1,901.00		

6. Click

7. Click

8. Click

Reminders:

If you decline an award, the accepted amount will display zero dollars.

Financial Aid

Award Package

Federal Aid

You have submitted your award acknowledgement. It is currently in Pending status. Check back later to see if your acknowledgement and/or changes were accepted.

Last Updated: 08/19/2008 16:16:19 Status: Pending Update

Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Sub Stafford Loan	Loan	Undergraduate	4,500.00	<input type="text" value="2,000.00"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Retail Credit	Scholarship	Undergraduate	405.00	<input type="text" value="405.00"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Federal Direct Loan	Loan	Undergraduate	0.00	0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
BSC Academic Scholarship			1,000.00 00	1,000.00 00		

Federal Direct Unsub Loan ; US Dollar.

IMPORTANT NOTICE

Your award notification is based on full time (12 or more credits) for a full year. If you plan to take less than 12 credits per semester or you do not plan to attend the full year, please contact our office immediately to notify us of your enrollment plans to facilitate proper adjustments.

IMPORTANT DATES

Financial aid dates and deadlines can be found at bismarckstate.edu/academics/records/calendarsdeadlines

Financial Aid Shopping Sheet

The Financial Aid Shopping Sheet helps you make informed decisions about which postsecondary institution to attend by comparing institutions in terms of grant and scholarship amounts, net costs, graduation rates, loan default rates, median borrowing, and your estimated monthly loan payments after graduation.

The shopping sheet is available for you to view in CampusConnection. Under Student Center, View Financial Aid, Aid Year, then click on the Shopping Sheet link.

SHOPPING SHEET:

Financial Aid			
Award Summary			
Financial Aid			
Select the term hyperlinks below to see more detailed information.			
Aid Year			
Award Description	Category	Offered	Accepted
Frank Lee Scholarship	Scholarship	250.00	0.00
Chicago Fire Survivor Grant	Grant	1,000.00	0.00
Direct Subsidized Stafford	Loan	3,500.00	0.00
Direct UnSub Stafford	Loan	2,000.00	0.00
Aid Year Totals		6,750.00	0.00

Currency used is US Dollar.

Shopping Sheet

[Financial Aid Summary](#)



Review your Student Communications, Holds and To Dos:

All communications we've sent you are available for your reference in this area of CampusConnection.

STUDENT COMMUNICATIONS:

Date Generated	Description	Method	From	View
1 05/11/2011	Third Party Award Letter	Letter	Financial Aid	View
2 04/25/2011	Academic Award Notif Email	Email	Financial Aid	View
3 04/25/2011	Summer Award Notif Email	Email	Financial Aid	View
4 04/25/2011	Summer Award Notif Email	Email	Financial Aid	View

Check your Holds and To Do Lists

ANY ITEMS THAT NEED YOUR ATTENTION CAN BE FOUND HERE:

CHECK HOLDS

- Log on to the CampusConnection Portal

On the right side of your Student Center:

Holds

Collaborative Student Hold

[details ▶](#)

Note: Holds listed may be applied by any NDUS institution you've attended. Details show which institution/department applied the hold.

- Click: [details ▶](#) to view hold specifics.

Not all holds prevent registration access. Click on a Hold Item to view the hold reason.

Hold Item

[Collaborative Student Hold](#)

CHECK TO DO LISTS

- Log on to the CampusConnection Portal

On the right side of your Student Center:

Items in the To Do List box are required to complete your file.

To Do List

College Transcript Final

Max Credits Reached

[details ▶](#)

- Click: [details ▶](#)
- Click on a To Do Item to view specific instructions.

To Do Item

[College Transcript Final](#)

[Max Credits Reached](#)

If you have questions please contact the Financial Aid Office at 701-224-5494 or via email at BSC.FinancialAid@bismarckstate.edu. Respond to all requests for information immediately.

Go to studentloans.gov

First time loan borrowers who accepted loans need to go to StudentLoans.gov in order to sign your agreement for Subsidized/Unsubsidized Loan (MPN) and complete your Entrance Loan Counseling. To sign in you will need your FSA ID and password (the same FSA ID and password you used for filing FAFSA) to complete your MPN and Entrance Loan Counseling.

The screenshot shows the StudentLoans.gov website. At the top, there is a navigation bar with "Federal Student Aid | StudentLoans.gov", "Log In | Español", and a "MENU" icon. Below the navigation bar is a large banner image of four diverse students. A "LOG IN" button is highlighted with a red circle. To the right of the banner, there is a "Log in to StudentLoans.gov with your verified FSA ID" prompt, a "LOG IN" button, and a "Create an FSA ID" link with the phone number "1-800-557-7394". Below the banner, there are four main categories: "Undergraduate Students", "Graduate/Professional Students", "Parent Borrowers", and "Repayment & Consolidation". Each category has a corresponding icon and a list of links. The "Undergraduate Students" section includes a link to "www.FAFSA.gov". The "Repayment & Consolidation" section includes a link to "How To Create An FSA ID".

DISBURSEMENT RULES

In order for your federal student aid to disburse to your student account, you must be active in and/or have successfully completed 6 or more credits per term. You have to be currently enrolled in the term to receive your financial aid.

Disbursement of federal student aid is based upon the start date of each class and enrollment status. Federal student aid will only disburse at the point you meet the half-time threshold in any given semester.

For example: You enroll in two, three-credit classes. One three credit class runs from January 9 to March 4 and the other three credit class runs from March 5 to May 12. Disbursement will not take place until after March 5.

***Your BSC email account is our primary form of communication to ensure efficiency and security of your information.**

Financial Aid FAQs

Could my award change?

Yes. BSC reserves the right to make adjustments to your award at any time based on additional information that becomes available. This includes (but is not limited to):

- Notification of additional resources such as a scholarship or tuition waiver
- Change in enrollment status (you enroll for less than 12 credits)

How many credits hours do I have to be enrolled in to receive my financial aid?

- Alternative Loans - varies with each lender
- BSC Foundation Scholarships - 15 credits
- BSC Cultural Diversity Waiver - 12 credits
- Federal Supplemental Grant - 6 credits
- North Dakota State Grant - will be adjusted based upon the number of credits the student enrolls in. This grant follows the same eligibility rules as Federal Pell Grants.
- Federal Pell Grant - will be adjusted based upon the number of credits the student enrolls in. Adjustments made as follows: 9-11 credits = 75% of full time award; 6-8 credits = 50% of full time award and less than 6 credits = 25% of full time award.
- Federal Work Study - 6 credits
- Federal Direct Loan - 6 credits
- Federal Direct Unsubsidized Loan - 6 credits
- Federal Direct Parent PLUS Loan - 6 credits

What if the amount of financial aid I was awarded is not enough?

There are alternative loans available (see page 10) to help you meet your expenses. In addition, it may be possible to increase your Direct Loan amount if you advance a grade level at the end of a semester. However, this is not done automatically, so you must contact our office to request this.

What if my financial aid award is more than I need?

We recommend that you borrow the minimum amount you need. If you are unsure of how much to borrow, contact our office for assistance.

What if I have unusual circumstances that I would like to have reviewed?

Contact the Financial Aid Office and request a Professional Judgment Form for Unusual Circumstances if any of the following occur after you complete the FAFSA:

- Reduction of income or benefits
- Separation or divorce
- Loss of employment
- Death of parent or spouse

Is financial aid available for additional expenses?

Yes, for certain expenses including (but not limited to) child care, commuting costs or the purchase of a computer. Contact the Financial Aid Office to see if you qualify.

Can a student receive financial aid while attending more than one institution?

No, you will need to contact each school to see which college will process your financial aid application.

Is there anything that could delay the processing of my financial aid?

- If you did not accept or decline financial aid offer via Campus Connection (see page 2)
- If you did not complete a Master Promissory Note (see page 4)
- If you did not complete Entrance Loan Counseling (see page 4)
- If your application is selected for Verification and you do not submit all requested documents (Campus Connection)
- Any unresolved holds or to-do list items on your Campus Connection

Do I have to pay interest on my loans while I attend college?

- If you have a Subsidized Federal Direct Loan, the Federal government will pay the interest on the loan as long as you attend school half time.
- If you have an Unsubsidized Federal Direct loan, Federal Direct Parent PLUS Loan or Alternative Loan, the Federal government does not subsidize the loan and you will be required to make interest payments while you attend college.

What does an unofficial withdrawal mean?

All students who receive federal financial aid and receive all failing grades for any given semester, will be responsible for repaying all unearned financial aid received. Students who discontinue attending classes should initiate and complete the withdrawal process through the Academic Records Office to avoid failing all classes. Those forms are available at bismarckstate.edu/academics/records/withdrawdrop.

Scholarships

Before you borrow student loans, apply for free money! Scholarships can assist you with tuition costs for college. It's important to research early and meet deadlines associated with scholarships. Now is the time, applications deadlines are fast approaching.

There are many different scholarship opportunities available for students. Some of these scholarship opportunities can be located at:

bismarckstate.edu/scholarships

bismarckstate.edu/admissions/payingforcollege/scholarships/scholarshipdirectory

To apply to go bismarckstate.edu/scholarships



Financial Aid Eligibility

STUDENT POLICY

Bismarck State College, in compliance with federal regulations, has established policies and procedures to ensure that students who receive financial aid are making satisfactory academic progress toward a degree, diploma, or certificate. Students who fail to meet these standards of satisfactory progress will **not** be eligible to receive federal financial assistance until eligibility has been re-established.

Two measures of satisfactory progress are used:

- qualitative academic standard and
- quantitative rate of progress.

To view full Satisfactory Academic Progress (SAP) Policy, visit bismarckstate.edu/uploads/12/studentsatisfactoryacademicprogress.pdf



Qualitative Academic Standard

Students who receive federal financial aid (i.e. Pell Grant, SEOG, Work Study, ND State Grant or Direct Loan) are required to maintain a grade point average of 2.00.

At the conclusion of each semester the cumulative grade point average will be evaluated for all students at BSC. All students must have earned a minimum of a 2.00 grade point average for the semester. Students not meeting the 2.00 minimum GPA standard will be placed on Financial Aid Warning for the next semester the student enrolls in. Students on Financial Aid Warning have access to all financial aid programs for which they are eligible for during the semester. If the student does not earn a 2.00 GPA in the next semester, the student will then be placed on Financial Aid Disqualification, which terminates financial aid eligibility.

Quantitative Rate of Progress

Students enrolled at BSC are eligible to receive federal financial aid for the maximum number of earned and attempted credits as specified below.

- 150% of credits required for degree
- In order to maintain satisfactory academic progress for federal financial aid, students must complete a minimum of 66.667% of credits attempted in any given semester.
- Students not meeting the 66.667% completion of attempted credits will be placed on Financial Aid Warning for the next semester the student enrolls in. Students who withdraw from all classes during any given semester will be placed on a Financial Aid Warning for the next semester the student enrolls in.

DEFINITIONS

Financial Aid Warning

A student can receive financial aid while in this status. The student must complete all of the classes attempted and earn a 2.00 grade point average to maintain eligibility for financial aid. Students placed on Financial Aid Warning must improve their academic performance during the next semester of enrollment. Students who are on Financial Aid Warning must earn a 2.00 GPA for the semester and complete 66.667% of the credits attempted. If the student does not meet those parameters he/she will be placed on Financial Aid Disqualification.

Financial Aid Disqualification

A student cannot receive financial aid while in this status. Financial aid refers to grants, scholarships, and loans.

Exceptions for Immediate Financial Aid Disqualification - Unofficial Withdrawal

Students who receive all failing grades or incomplete grades in any given semester are considered to have unofficially withdrawn from the college and are

immediately placed on Financial Aid Disqualification without a warning period. Federal regulations require that a refund calculation be calculated for all students receiving federal funds, unless the financial aid office staff can document an official last date of attendance beyond the 60% point in any semester. The calculation and return of funds may result in the student owing a balance to BSC and/or U.S. Department of Education.

Financial Aid Plan of Study

A student has provided the financial aid office an appeal for financial aid reinstatement for a semester in which that student would be in Financial Aid Disqualification and the appeal was granted. A student can receive federal aid in this status. Once on Financial Aid Plan of Study status, a student will remain on plan of study as long as he or she continues to meet the requirements of the appeal approval or until he or she has improved his or her statistics to meet the standards of satisfactory academic progress as outline above.



Financial Aid Programs Available To BSC Students

	What is it?	Who is eligible?	Does it have to be paid back?
Federal Pell Grant	Grant assistance for students who have not earned a bachelor's degree. Annual awards may range up to \$5,920. Students are limited to 600% of Lifetime Eligibility Used.	Students who show need for assistance based on the results of the FAFSA. Award amount may change depending upon the number of credits student enrolls in.	No. This is gift aid and does not have to be repaid.
Federal Supplemental Educational Opportunity Grant (FSEOG)*	Grant assistance for undergraduate students, with priority given to Pell Grant recipients. Annual awards may range from \$200 to \$1,000.	Students who show a high need for assistance, and qualify for a Federal Pell Grant. Student must be enrolled at least half time.	No. This is gift aid and does not have to be repaid.
North Dakota State Grant*	Grant assistance available to North Dakota residents only. Awards are \$1,950 for a full academic year.	Students who show financial need, and are enrolled full-time at an eligible college in North Dakota.	No. This is gift aid and does not have to be repaid.
Federal Work-Study*	Part-time employment during the summer and academic year. Jobs are located on or off-campus. Wages are at or above the federal minimum (currently \$10.50 per hour). Annual awards may range from \$500 to \$2,500.	Students who show need for assistance, and check "yes" to Question 31 on the Free Application for Federal Student Aid (FAFSA). Student must be enrolled at least half time.	No. Students earn their award by working approximately 10-20 hours per week. Currently pays \$10.50/hr. bi-monthly.
Federal Direct Loan†	A subsidized loan with a fixed interest rate. Annual limits range from \$100 to \$5,500	Students who show need for assistance and are enrolled at least half-time.	Yes. Repayment of both principal and interest will begin six months after graduation, withdrawal to less than half-time, or total withdrawal.
Federal Unsubsidized Direct Loan†	Loans that are available without regard to need for assistance. An unsubsidized loan with a fixed interest rate.	Student must be enrolled half-time.	Yes, Repayment begins 6 months after graduation or withdrawing to less than half-time enrollment.
Federal Direct Parent Plus Loan	Loans that are available without regard to need for assistance.	Parents with good credit. Student must be enrolled half-time.	Yes. Repayment begins after last disbursement.
Dakota Education Alternative Loan	A fixed interest rate loan is available to students who are unable to obtain adequate funds through other student aid programs. Available only through SLND - Bank of North Dakota. Minimum of \$500. www.bnd.nd.gov	DEAL: Students enrolled at least half-time. Must meet Bank of ND's standards of credit worthiness.	Yes. Repayment begins 6 months after graduation, withdrawal to less than half-time, or total withdrawal.
Wells Fargo Collegiate Loan	An alternative loan with personalized interest rates based on individual credit rating. Minimum of \$1000/application. Available only through Wells Fargo Bank. wellsfargo.com/student	Student may be enrolled full-time, half-time, or less than half-time.	Yes. Repayment begins 6 months after graduation.

* Due to limited funds, some eligible students may not be awarded this type of assistance.

†Federal Direct Loans will assess an origination fee (subject to change).

Please refer to the following website for more complete information regarding financial aid programs: bismarckstate.edu/financialaid.

Information is intended to be accurate, but the publisher does not assume liability for loss or damage as a result of reliance on this data. To ensure fully informed borrowing, you should refer directly to your loan application and promissory note for exact information regarding terms, assumptions, conditions, eligibility, definitions, and Annual Percentage Rate (APR).

General Consumer Information

FERPA Release Form

Educational records will not be released without written consent from the students. Student's who would like to release academic/financial records to a third party, must complete the NDUS FERPA Form and turn it in to the Student Records Office for processing.

Consider completing the form now, if someone other than you will be paying for your tuition and housing. Your parents will not be able to receive any information unless this form is completed and turned in.

The FERPA Release Form can be found online at bismarckstate.edu/academics/records/FERPA.

Note: This release will remain in affect while enrolled, unless revoked by the student in writing.

BSC FERPA Release Form
Please print, complete and submit to the Academic Records Office:
BSC Academic Records PO Box 5587, Bismarck ND 58506
Schafer Hall, main floor Phone # 701-224-5420 Fax # 701-224-5643

The Family Educational Rights and Privacy Act (FERPA) establishes certain rights for students regarding the privacy of their educational record. While parents/guardians/spouses and others may have an interest in the student's record, access to or release of the educational record is only by written student consent. Students may choose to complete and submit this "FERPA Release Form" to Academic Records to allow access or release of their educational record. Additional information may be found at <http://www.bismarckstate.edu/current/records/ferpa/>

I, _____, the undersigned, authorize Bismarck State College (please print full name) to release the following educational records upon request: _____ Student ID (EMPLID #)

Check all that apply:

Option 1 All Academic Records/Transcripts (These records include, but are not limited to Grades, Class Schedule, Academic Standing, etc.) Note: Official transcripts are \$5.00 per copy.

Option 2 All Financial Records (These records include, but are not limited to Financial Aid, Student Finance Office, Residence Life, Dining Services, Activity Card Charges, Bookstore Charges, and Student Health Service Charges)

Option 3 Other (please specify) _____

(A signed request may be required to receive Academic or Financial records)

Persons to whom information may be released:
(Please Print)

Name _____ Relationship/Organization _____

Name _____ Relationship/Organization _____

I acknowledge by my signature that I understand although I am not required to release my records, I am giving my consent to release the information. This release will remain in effect while enrolled unless I revoke such consent to the Academic Records Office.

Signature _____ Date _____ Date Of Birth _____

Use only if revoking a current FERPA Release

Please revoke the FERPA Release Form on file at BSC. Signature _____ Date _____

Americans with Disabilities Act

The Office of Student Affairs does not discriminate on the basis of disability, as mandated by Section 504 and the ADA. For students with disabilities, contact Office of Student Accessibility located in Jack Science Center, Room 312, or by telephone at 701-224-2575.

Placement

Job placement information on BSC graduates is available through The Mystic Advising and Counseling Center (MACC) in the Student Union, Room 126, or by phone at 701-224-5752.

Student Right to Know/Campus Security

Information required to be compiled and distributed under the Student Right to Know (campus security data, graduation data and athletic graduation data) legislation is released for all students, faculty, staff and, upon request, to prospective students. bismarckstate.edu/about/consumer

Equal Employment Opportunity Employer

BSC is an equal opportunity institution that does not discriminate on the basis of race, color, gender, national origin, age, religion, or disability in its admissions, student aid, employment practices, education programs or other related activities.

Tobacco Free Campus

BSC provides an atmosphere conducive to physical and mental well being and supports the provision of services, including preventive programs, for a healthy and safe environment for its employees, students and visitors. To support this atmosphere, BSC is a Tobacco Free Campus.

Drug Free Workplace

It is the policy of BSC that the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance in the workplace is prohibited.

Advising

The Mystic Advising and Counseling Center located in lower level of Student Union provides personal counseling, academic advising, multicultural programming, and job placement services all in one location.

The information in this award guide is compiled by the BSC Office of Financial Aid.

FINANCIAL AID OFFICE

P.O. Box 5587, Bismarck, ND 58506

Telephone: 701-224-5494 or 1-800-445-5073 • Fax: 701-224-5550
bsc.financialaid@bismarckstate.edu • bismarckstate.edu/financialaid

