

Boise State Aid Application Checklist

1. **Admitted to Boise State as a degree-seeking student.** (Provided SSN to Admissions Office.)
2. **Requested a PIN from FAFSA for student** (and at least one parent if student is "Dependent.")
3. **Completed FAFSA.** Used legal name as written on Social Security Card and included Boise State school code: 001616.
4. **Used federal tax return and W2s information exactly as it was submitted to the IRS.**
 - ~ 2008 tax information for 2009-10 FAFSA (Fall 2009, Spring 2010 and Summer 2010)
 - ~ 2009 tax information for 2010-11 FAFSA (Summer 2010, Fall 2010, Spring & Summer 2011)
 - ~ If estimated income was used, made corrections once taxes were complete
5. **Called 1-800-4FEDAID (433-3243) with FAFSA questions.**
6. **Returned to the FAFSA web site to read the Student Aid Report (SAR) carefully.** Checked accuracy of data and if application was rejected. Promptly corrected FAFSA and submitted corrections with the necessary signatures. (If "Dependent," a parent and student must sign.)
7. **Checked BroncoMail weekly or forwarded BroncoMail to personal email address.**
8. **Checked BroncoWeb weekly for To Do's and Holds** and to ensure name, mailing address and phone number are accurate.
9. **Responded quickly to BroncoWeb "Financial Aid TO DO's" and "HOLDS"** and followed instructions for Boise State requests for additional information.
10. **Copied and signed requested documents** such as federal tax returns, W2s, and passports prior to submission to Boise State Financial Aid Office.
11. **Watched BroncoWeb Financial Aid screens for the Award Notification.**
12. **Reported outside scholarships** to the Financial Aid Office using the Special Instructions link on BroncoWeb Accept Aid screen
13. **Carefully read the Terms & Conditions of Aid** on the financial aid award screen prior to accepting aid.
14. **Read the online Aid Handbook** in order to understand the financial aid process and rules.
15. **Electronically accepted or reduced the offered aid** that I want to receive.
16. **Accepted Boise State scholarships and Perkins Loan** within 30 days of notice.
17. **Completed online Direct Loan Entrance Counseling** tutorial when applying for first student Direct Loan.
18. **Completed the electronic Master Promissory Note (eMPN)** for Direct Loans and Perkins promissory note.
19. **Compared semester's financial aid to my account balance and calculated the difference** I need to pay or the refund I expect to receive and budgeted for the entire semester.
20. **Applied for a Parent PLUS loan or alternative student loan** if needed.
21. **Monitored student financial information on BroncoWeb** to ensure account is paid in full by the payment deadline for each semester.
22. **Completed a Privacy Release** to allow parents/spouse/agency representative to inquire about student application and records.
23. **Provided Direct Deposit bank account information on BroncoWeb.**
24. **Checked Timely Tips weekly** on the Boise State Financial Aid web site.
25. **Researched other questions about Boise State online** at: www.boisestate.edu, financial aid questions at: financialaid.boisestate.edu, and BroncoWeb at: broncoweb.boisestate.edu.

Worksheet for Comparing Costs to Financial Resources 2009-2010

Financial aid is based on "Cost of Attendance" budgets. The Cost of Attendance example below is one semester for a full-time, undergraduate students "not living with parents." Your actual costs will vary depending on your semester courses, major, and living choices.

Estimated Direct Costs	Idaho Resident	Non-Resident	Your Costs	Your Financial Resources	Amount
Student Fees*	\$2,432	\$6,934		Scholarships	
SHIP insurance (\$785)					
Books	\$ 584	\$ 584		Grants	
Room & Board	\$3,416	\$3,416			
<i>Total Direct Costs</i>	\$6,432	\$10,934		Student Loans	
Indirect Costs					
Miscellaneous Personal	\$1,135	\$1,135		Parent PLUS or Alternative loans	
Transportation	\$ 767	\$ 926		Out of Pocket	
<i>Total Costs</i>	\$ 8,334	\$12,995		<i>Total Financial Resources</i>	
<i>Difference between Your Costs and Your Financial Resources =</i>					

* Exact amount of fees will be higher if you have lab or workshop fees, new student curriculum fee, private music lessons, overload fees and such.

Credit Requirements for Aid

- Pell Grant 1 – 12 or more
- ACG & SMART grants* 6 – 12 or more*
- Idaho Promise 12 credits
- Perkins Loan* 12 credits*
- Ford Direct Loans 6 credits
- Work-study 6 credits
- PLUS Loans 6 credits
- Scholarships 12 credits

* Funds available after the 10th day of classes

Credit Load Considerations

- # of credits needed for type of aid offered
- Future eligibility for aid depends on you passing at least 75% of your classes
- Pay a flat rate for fees for credits loads between 12 and 18 credits
- Maximum lifetime loan limits for undergrads
 - \$31,000 for dependent students (est. 4.5 years)
 - \$57,500 for independent students (est. 5 years)

More Work? or More Credits?

- Save time and money on student fees!
 - Difference passing 12 credits vs. 18 credits = **\$12,000+ savings in student fees**
 - Difference passing 12 credits vs. 18 credits = starting your new career **2 years earlier**
 - On average college graduates earn \$22,000+ more each year than high school graduates
- Example: graduating 2 years later may cost you \$52,000+ in lost salary and extra student fees