

# **Dollars & Sense (2012-13)**

## **Your Guide to Financial Aid at Ball State University**

The information in this booklet is effective as of February 28, 2012, but is subject to change.

### **Part I: Applying for Financial Aid**

A student interested in applying for financial aid at Ball State University must submit annually a Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA.

Financial aid is based on a student's financial need and the funds available to the university. Additional information such as federal income tax returns or citizenship documentation may be required. All documents are confidential and are used only to calculate eligibility for student aid programs.

#### **Academic Year**

The Free Application for Federal Student Aid (FAFSA) must be received by the federal processor by March 10 each year to receive consideration for all federal, state, and institutional programs. Priority is given to students meeting deadline requirements. Applications submitted after March 10 will receive consideration based on funding available at that time.

#### **Summer Term**

Students requesting Federal Direct Stafford or PLUS loan funds must submit a summer loan request form.

There is not a summer application for Federal Pell Grants. Pell Grants will be automatically applied for students qualifying for those funds.

Students who want to use the Presidential Scholarship during the summer must specifically inform the Office of Scholarships and Financial Aid (OSFA). Use of the Presidential Scholarship during the summer will count as one semester of eligibility regardless of enrollment status.

The Indiana Child of Veteran and Public Safety Officer Supplemental Grant Program (CVO) awards will be awarded if the student received CVO during the academic year preceding the summer term and if eligible. Otherwise, the student must notify the OSFA that they want to use the CVO award. The CVO Program requires that a complete 2011-12 FAFSA be on file with the OSFA.

To receive summer aid you must have on file by July 1

- a FAFSA for the academic year preceding the summer term for which you are applying; or a FAFSA for the coming academic year if applicable
- a summer loan request if applying for a loan
- all other documents requested by the OSFA

## **Part II: The Purpose of Financial Aid and Eligibility Determination**

The primary purpose of financial aid is to provide assistance to students for expenses related to educational needs. The primary responsibility for meeting college costs lies with students and parents. Federal, state, and institutional programs are available for students who meet eligibility requirements.

### **I. Cost of Attendance (Budget)**

The cost of attending Ball State University for an academic year (two semesters) may vary from one student to another. Students spend more or less depending on individual tastes, social obligations, and personal needs. In addition, students who study abroad, support dependents, or are disabled may have more expenses than are included in the budget. Furthermore, particular academic programs require the purchase of additional supplies. You must see a financial aid advisor to have additional expenses included in the cost of attendance.

Budgets are initially assigned assuming full-time status. Students are asked to contact the Office of Scholarships and Financial Aid (OSFA) when they receive an award letter if they plan to attend less than full time. Budgets are then adjusted accordingly. Enrollment status is reviewed at the end of the drop/add period. If necessary, budgets are adjusted at that time to reflect the correct enrollment status.

### **Child or Elder Care Expenses**

If you have child or elder care expenses not paid by another agency during the time period that you are involved in educational activities such as attending class, studying, or commuting, contact the Office of Scholarships and Financial Aid (OSFA) to include these expenses in your budget.

### **Computer Purchase**

The cost of a computer can be added to your cost of attendance (budget) one time during your enrollment at Ball State. The additional cost can be paid for through federal or private loan programs. Contact the OSFA to include this expense in your budget.

## **II. Financial Need**

Eligibility for most financial aid is contingent on your financial need. Need is the difference between the cost of attendance and your expected family contribution (EFC). The EFC is calculated from the information you supply on the Free Application for Federal Student Aid (FAFSA) using a federally legislated formula used by postsecondary educational institutions across the nation.

Mathematically, financial need is determined as

$$\begin{array}{r} \text{Cost of Attendance (student budget)} \\ - \text{Expected Family Contribution (parents and student)} \end{array}$$

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$$= \text{Need}$$

Since you are the prime beneficiary of the college education, you (and your parents, if you are dependent) are expected to contribute toward meeting your educational costs. Part of your income and assets is considered to be available to pay for educational expenses during the award period.

### **Change in Family Status**

If your status or your family's status changes because of a separation, divorce, or death, request a Change in Family Status form from the Office of Scholarships and Financial Aid (OSFA) immediately. You must submit the completed form and any required documentation to the OSFA. Any adjustment in aid resulting from this request is contingent on your eligibility according to program regulations and the availability of funds at the time of review.

### **Change in Financial Situation**

If your or your family's financial situation changes significantly because of a loss of employment or loss of untaxed income, contact the OSFA to discuss your situation. You must submit a detailed, written explanation of the change and supply documentation to verify the change in income. Any adjustment in aid resulting from this request is contingent on your eligibility according to program regulations and the availability of funds at the time of review.

## **III. Determining Independent Status**

In determining whether you are independent, the OSFA is required to adhere to the standard definition of independent status as outlined by the United States Department of Education. According to this definition, you will be considered an independent student if you

1. were born before January 1, 1989;
2. are married at the time of filing;
3. are working on a master's or doctorate program;
4. are currently serving on active duty in the U.S. Armed Forces for purposes other than training;
5. are a veteran of the U.S. Armed Forces;
6. have children who receive more than half of their support from you;
7. have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you;
8. were in foster care or were a dependent or ward of the court or both parents were deceased at any time since you turned 13;
9. are or were an emancipated minor as determined by a court in your state of legal residence;
10. are or were in legal guardianship as determined by a court in your state of legal residence;
11. were determined by your high school or school district homeless liaison to be an unaccompanied youth who was homeless at any time on or after July 1, 2011;
12. were determined by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development to be an unaccompanied youth who was homeless at any time on or after July 1, 2011; or

13. were determined by the director of a runaway or homeless youth basic center or transitional living program to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless at any time on or after July 1, 2011.

Students who qualify as independent are not required to provide parent information on the Free Application for Federal Student Aid (FAFSA). The Office of Scholarships and Financial Aid (OSFA) does reserve the right, however, to request additional documentation to verify your dependency status.

## **IV. Eligibility Requirements**

In order to be considered for financial aid, you must

- have a Social Security number
- be a U.S. citizen, national, or permanent resident
- have a high school diploma or GED
- be enrolled as a regular student in a degree, certificate, or license program
- make satisfactory academic progress (See Section VI.)
- be in good academic standing (See Section V.)
- not owe a refund on a Federal Pell Grant, Federal Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent Grant (SMART) or Federal Supplemental Educational Opportunity Grant
- not be in default on a Federal Perkins Loan or Federal Stafford Loan
- not have borrowed more than the allowable limit under those loan programs
- sign a statement of educational purpose agreeing to use your student aid only for education-related expenses
- register with the Selective Service if required
- fulfill the federal requirement regarding illegal drug convictions.

### **Citizenship Policy**

An applicant who is a permanent resident or other eligible noncitizen must provide documentation of that status to receive federal student financial aid funds.

**Primary Confirmation:** This documentation may be provided automatically through the results of a computer match with the Department of Homeland Security (DHS) records. If the applicant's status has been confirmed, no other documentation is required, and eligibility for federal aid has been established.

**Secondary Confirmation:** If the primary confirmation is not received, the applicant must submit one of the following documents to the financial aid office in order to establish eligibility:

- a valid U.S. passport
- Certificate of Citizenship
- a Certificate of Naturalization
- a Form FS-240
- a completed Form G-641
- an Alien Registration Receipt Card (Form 1-151, I-551, or 1-551C)

- an Arrival-Departure Record (Form 1-94)
- a Family Unity Status Form (1-797s)

Within 15 working days, the information will be mailed to the DHS for secondary confirmation. The DHS must respond within 15 working days. If the DHS does not respond, the financial aid office will document that DHS exceeded the time allotted and the aid office will determine eligibility on the basis of the secondary confirmation and in accordance with federal regulations.

**Deadlines:** Applicants will meet eligibility requirements for federal aid as long as the documentation is submitted by the student and the secondary confirmation is determined by the last day of class for which you are requesting financial aid. If the documentation is not received by the last day of class, the applicant will not be eligible to receive federal financial aid funds.

**Appeal:** The applicant has the right to appeal the institution's final determination by submitting to the financial aid office all additional documents the applicant believes will support his or her claim to be an eligible noncitizen. That documentation will be forwarded to the DHS. The school's final determination will be based on the results of the secondary confirmation.

## V. Satisfactory Academic Progress

The United States Department of Education, the State Student Assistance Commission of Indiana, and Ball State University require that students applying for federal, state, and some institutional funds demonstrate satisfactory academic progress. Satisfactory academic progress is defined as proceeding toward successful completion of degree requirements.

The programs at Ball State University affected by the satisfactory academic progress policy are:

- Federal Pell Grant
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Indiana Frank O'Bannon Grant
- Indiana 21st Century Scholars Award
- Indiana Part-Time Grant
- Indiana National Guard Supplement
- Indiana Child of Veteran and Public Safety Officer Supplemental Grant (CVO)
- State of Indiana scholarship programs
- Fees Assistance Grant
- Ball State Grant
- Federal Perkins Loan
- Federal Direct Stafford Loan
- Federal Direct Parent PLUS Loan
- Federal Direct Graduate PLUS Loan

Graduate or undergraduate students receiving aid from or intending to apply for aid from any of these programs must demonstrate satisfactory academic progress or face denial of aid from these sources.

**Continuing or returning students** applying for aid from these programs for the first time must have demonstrated earlier progress in order to receive aid. Satisfactory academic progress is checked each semester. No financial assistance, including Stafford Loans and PLUS Loans, will be reinstated for prior terms in which the student was not in compliance with this policy. Academic clemency does not apply to financial aid.

### **Satisfactory Academic Progress Policy**

Satisfactory academic progress for financial aid is defined as maintaining a grade point average consistent with university graduation requirements, staying on pace to graduate and completing a degree within a maximum time frame.

A student is required to earn 67% of cumulative hours attempted to stay on pace to graduate. **Pace is calculated by dividing cumulative hours earned by cumulative hours attempted.**

Those students who do not meet the GPA and/or pace requirement at the end of each semester will be placed on financial aid warning for the following semester. After the warning semester, students will need to have regained pace (earning 67% of cumulative hours attempted) and have a GPA consistent with university graduation requirements. If they do not meet these two requirements after the warning semester, they will be denied financial aid.

Students who receive grades of incompletes because of studying abroad, independent learning courses or for other reasons may fall below the 67% pace requirement. As a result, they may lose their financial aid eligibility until grades have been earned for those courses.

*Example 1:* A student enrolled for 12 hours his first semester of attendance but earned only 6 hours and had a GPA consistent with university graduation requirements. Although the necessary GPA has been met, pace was not maintained (6 cumulative hours earned divided by 12 cumulative hours attempted equals 50%). This student would be placed on financial aid warning the following semester.

*Example 2:* The above student enrolled for and completed 14 hours during the warning semester with a GPA consistent with university graduation requirements. This student is now off financial aid warning because the student regained pace (20 cumulative hours earned divided by 26 cumulative hours attempted equals 76%).

*Example 3:* A student who just finished the warning semester has a pace of 65% and a GPA consistent with university graduation requirements. This student would not be eligible for financial aid because pace is not at 67%.

Students pursuing a bachelor's degree or associate's degree are expected to complete degree requirements within a maximum time frame based on attempted hours (including transfer hours and advanced standing hours). Students will be ineligible for financial aid once they reach their maximum time frame or it has been determined they cannot complete their degree within this time frame. This time frame is 180 attempted hours for students seeking a bachelor's degree and 90 attempted hours for students seeking an associate's degree. Therefore, eligibility for aid from sources listed previously is limited to the same time frames. Exceptions: Indiana Frank O'Bannon Grant, Indiana National Guard Supplement and Indiana Twenty-First Century Scholars Award are limited to eight semesters for students who are working on a bachelor's degree. The Indiana Child of Veteran and Public Safety Officer Supplemental Grant is limited to 124 attempted hours.

Graduate students need to complete their degree within the time frame specified by their academic department.

Students enrolled in a second undergraduate degree program who have reached their maximum time frame will need to appeal. If an appeal is granted, only the hours required to earn the second degree will be used in extending the maximum time frame.

**Incompletes** (“I” grades) will not count toward progress until such time as the grade and hours earned are posted. At that time, hours completed will count for the period of original registration. If you are denied financial aid due to not maintaining Satisfactory Academic Progress, you may not receive aid retroactively for the term(s) you are attending while finishing the incomplete. You will need to contact The Office of Scholarships and Financial Aid when the final grade is posted by the Registrar's Office.

**Grade Changes** need to be reported by the student to The Office of Scholarships and Financial Aid once the grade has been posted by the Registrar's Office.

**Withdrawals** (“W” grades) will not count toward progress and as a result, will negatively affect a student’s pace, as well as count against the maximum time frame.

**Course Repetitions** will count toward progress without penalty but will not extend the maximum time frame established for undergraduate students.

**Add/Drop** hours are locked in at the end of the add/drop period for purposes of satisfactory academic progress. The add/drop period for the Fall, Spring, and Summer Semester ends the fifth day of the semester. The add/drop period for First Summer Semester and Second Summer Semester ends the third day of the semester.

**Independent Learning** (IL) hours will be added to regular enrollment hours when determining total enrollment status. Non-completion of IL courses may result in being denied financial aid. Although the School of Extended Education allows nine months to complete some IL courses, you are required to complete all IL courses in the semester in which you received aid for those courses. If an IL course is completed after the semester ends, it is your responsibility to contact our office once the final grade is posted by the Registrar's Office. These courses will count toward progress and will be included in the maximum time frame.

**Transfer and Advanced Standing Hours** will count toward both earned and attempted hours. Attempted hours are used in calculating the maximum time frame.

## **Denial Policy**

Students who are denied financial aid due to GPA and/or pace can regain their financial aid eligibility once they have raised their GPA to be consistent with university graduation requirements and/or have earned hours to put them back on pace to graduate (earned 67% of cumulative hours attempted). Students can also regain their financial aid eligibility through the appeal process explained below.

Students who have reached their maximum time frame can only become eligible for financial aid again if they have an appeal granted.

Students who were academically dismissed from the university and have been reinstated by the Registrar’s Office may be ineligible for financial aid and would need to submit an appeal to the Office of Scholarships and Financial Aid.

## **Appeal Procedure**

Students who are denied financial aid may appeal if they have documented extenuating

circumstances such as an illness, a death in the family or other personal and family difficulties. If an appeal is granted, the student is put on a probationary status for one semester. The student has this one semester to raise the GPA to be consistent with university graduation requirements and/or to be back on pace to graduate. An appeal is not likely to be granted if it is not mathematically possible for the student to regain eligibility in this probationary semester. Receipt of aid is contingent upon funds being available at the time of the request for reinstatement of aid. To file an appeal, complete the “Satisfactory Academic Progress Appeal” and submit it to our office. The priority date for fall semester appeals to be submitted is July 1. The priority date for spring semester appeals to be submitted is November 15.

## **VI. Student Financial Aid Confidentiality Policy**

The Family Educational Rights and Privacy Act of 1974, or the Buckley Amendment. The primary intent of this legislation is to give students access to their educational records and to limit dissemination of such information without students’ written consent.

Educational records are defined as those records directly related to a student that are maintained by the university or by a person acting for the university. Under the Family Educational Rights and Privacy Act of 1974, you have the right to inspect your financial aid record. Information may be inspected and reviewed by you, and copies of such information will be given to you on request. If you wish to obtain access to your financial aid record, you must

1. complete a Student Request for Access to Educational Records form, and
2. schedule an appointment with a member of the professional staff in the Office of Scholarships and Financial Aid (OSFA) to review the records.

## **VII. Verification Requirements**

Federal verification regulations require institutions to check the accuracy of information supplied by students applying for federal financial aid. As a result, you and your family may be asked to supply additional information in order to verify original data supplied in your application for financial aid. Verification procedures must be completed or you will not be eligible to receive most federal funds, including Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Perkins Loans, Federal Work-Study, and Federal Direct Stafford Loans.

The State Student Assistance Commission of Indiana (SSACI) also requires that all students selected for federal verification meet those requirements before receiving funds from the Indiana Frank O’Bannon Grant, Indiana 21st Century Scholars Award, Indiana part-time grant, Indiana National Guard Supplement, Child of Veterans and Officers Fee Waiver, or State of Indiana scholarship programs. State aid deadlines are November 1 for fall and April 1 for spring.

Verification requirements also apply to the Fees Assistance Grant and the Ball State Grant. Ball State’s deadline for completing verification to receive campus-based aid is October 1.

Failure to respond to requests for verification or other additional information requests will jeopardize your current and future receipt of financial assistance.

## **VIII. Federal Income Tax Reporting**

The Tax Reform Act of 1986 defined scholarships and grants received by students, minus tuition, fees, books and supplies, as taxable income. We strongly urge you to keep complete and accurate records and receipts of all your expenditures for books, supplies, and fees. You must also keep billing statements, award notices, and records of scholarships and grants received. It is your responsibility to keep these records for reference and documentation. Questions should be directed to the Internal Revenue Service or a tax expert.

The American Opportunity tax credit and the Lifetime Learning tax credit are available to help offset the costs of higher education by reducing the amount of your income tax. Consult your tax advisor or the IRS regarding eligibility for these tax credits.

## **IX. Required Reporting of Application Fraud**

The Ball State University Office of Scholarships and Financial Aid is required to refer for investigation to the Office of the Inspector General or to state or local law enforcement agencies any instance in which its review of Title IV aid applications turns up information indicating that an applicant may have engaged in fraud or other criminal misconduct in connection with the application. The following examples are given in the regulations as instances that should be referred to the appropriate authorities:

1. False claims of independent student status
2. False claims of citizenship
3. Use of false identities
4. Forgery of signatures or certifications
5. False statements of income
6. Failure to file a federal or state income tax return when required

According to the U.S. Department of Education, simple errors resulting from omission or misunderstanding are not considered evidence of fraud.

## **Part III: The Financial Aid Award**

### **I. Philosophy of Financial Aid**

The Office of Scholarships and Financial Aid (OSFA) has developed a philosophy of awarding aid to accomplish several objectives given the resources available. These objectives are to meet the needs of as many students as possible; to award each student a combination of funds including a certain amount of self-help (loan or employment) in each award; to spend the total amount of funds available during the award period; and to award funds according to donor specification.

### **II. Awarding Aid on the Basis of Hours Enrolled**

Your initial award package will be determined assuming full-time enrollment status (12 hours or more each semester for an undergraduate; 9-11 hours each semester for a graduate). This is reflected in the original award notification, which outlines the types and amounts of aid to be received for the period of enrollment. However, your actual financial aid award package is dependent on the number of hours for which you are registered.

A student planning to enroll for less than full time in either semester is asked to notify the Office of Scholarships and Financial Aid (OSFA). The student's budget and financial aid will be adjusted accordingly.

Enrollment will be checked each semester prior to disbursement of financial aid. Aid will not be disbursed if enrolled hours do not coincide with the hours for which the aid was awarded. Final adjustments to student budgets and aid will be made at the end of the drop/add period. If you are enrolled less than full-time at the conclusion of the drop/add period, and your financial aid has already been disbursed, you may be required to repay a portion of disbursed aid.

### **III. Award Notification**

Entering freshmen who apply for aid on or before March 10 and have a complete file should receive an initial award notification in April outlining the amount and types of aid to be received. All upperclass and transfer students who submit application materials on or before March 10 and have a complete file should receive an initial award notification in June.

Please review the financial aid award overview carefully. It indicates the types and amounts of aid offered by Ball State University and any additional action required on your part.

This award indicates the most equitable offer that can be made to you based on the information you have provided and the funds available to the university. The award is subject to verification requirements and may be adjusted as tax returns and other documentation are received. The availability of funds from federal and state programs is subject to congressional and Indiana General Assembly appropriations and to changes in federal and state legislation and regulations.

### **Your Award Overview**

You will receive an award overview once your file is complete.

Most financial aid awards are divided into semester amounts and will be applied to your semester bill (account summary).

If you are eligible for a Federal Direct Stafford Loan or a Federal Direct Parent PLUS Loan, your award overview will indicate the maximum you can borrow based on your class level. The actual amount you can borrow is dependent on prior loan borrowing.

### **Accepting an Award**

The Office of Scholarships and Financial Aid (OSFA) assumes that you will accept all grants and scholarship awards.

If you are eligible for loans or Federal Work Study, you will need to accept those funds at <http://my.bsu.edu>. Ball State University uses all financial aid proceeds available to you to pay tuition, fees, room and board, and other authorized charges. All payments will be reflected in your account summary from the Office of the Bursar.

Any remaining financial aid will be paid to you by Ball State within a reasonable time. You may reserve the right to pay Ball State directly for any and all charges. All remaining financial aid will be paid to you by Ball State within a reasonable time after all charges have been paid.

### **Declining an Award**

You need to notify us if you are declining a Federal Perkins Loan, a Federal Work-Study award, or all of your awards.

### **Employment/Loan Option**

A student's award may include some loan or employment options. If you indicated on the Free Application for Federal Student Aid (FAFSA) that you were interested in employment and your financial need is great enough, you might receive an award containing both Federal Work-Study and loan funds. If you would like a redistribution of these funds, contact the Office of Scholarships and Financial Aid (OSFA). Award adjustments are contingent on eligibility according to program regulations and the availability of funds.

If employed in a Work-Study position, the earnings already received must be counted when making award adjustments, and permission to reduce a work-study limit must be granted in writing by your employer.

## **IV. Adjustments to Financial Aid Awards—Overawards**

Receipt of awards after the initial aid package will result in a review of your financial aid package to ensure that no overawarding of funds has been made.

If you receive an award after your financial need has been met with a Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Work-Study, Fees Assistance, Federal Direct Stafford Loan, or Ball State Grant, your financial aid award may be reduced dollar-for-dollar by the amount of the award.

*University policy states that any student who receives a combination of outside and institutional gift aid assistance that exceeds the cost of attendance for the academic year may have institutional funds reduced or canceled so that the total award does not exceed the cost of attendance.*

## V. Financial Aid Payments to Students

Scholarship, grant, and loan funds are credited to your account at the university. An employment award (if earned through on-campus employment) is received in the form of a paycheck every two weeks beginning approximately two weeks after you begin campus employment.

The university is not involved in disbursement of funds listed on the award notification that are received directly from outside sources.

### Awards Made Before the Beginning of the Academic Term

The account summary will list the amount of tuition and fees for the semester, room and board charges for students living in residence halls, and other miscellaneous charges you owe to the university. As long as you have met all program requirements and are enrolled for the same number of hours for which your aid was awarded, financial aid to be received for that semester will be credited to the bill.

If your plans change and you decide not to attend Ball State University, you must cancel your registration. Notify the Office of the Bursar of your change in plans. This will cancel your financial aid and ensure that you are not receiving financial aid for which you are not entitled.

If the amount of your financial aid is greater than the amount you owe the university, there will be a credit balance. At the beginning of each semester, a refund of the credit balance will be deposited into your bank if you signed up for direct deposit or mailed to your local address.

If charges exceed the amount of financial aid, you will need to make a payment to the Office of the Bursar. If you are unable to pay the balance in full, you may use the university installment plan.

If financial aid is not credited to your account, payment is still due to the Office of the Bursar. **Failure to pay the amount billed by the due date will result in the assessment of a late fee.**

If aid is not credited to your account, check to be sure that you have completed all necessary paperwork required to receive your financial aid. The most common financial aid delays occur because the following items have been overlooked.

1. Additional information requested by the Office of Scholarships and Financial Aid (OSFA) has not been submitted.
2. The number of hours for which you are enrolled does not match the number of hours for which financial aid was awarded.
3. A signed master promissory note is not on file with the Direct Loan Program if you are receiving a Direct Stafford or PLUS Loan.
4. Loan entrance counseling required for first-time borrowers with the Federal Direct Stafford Loan program has not been completed.
5. A signed master promissory note and/or a Perkins Loan Acceptance Confirmation Form is not on file with the Federal Perkins Loan Program.
6. You are not registered for the necessary number of hours to receive the funds awarded. Most funds require at least 6 hours per semester; however, some scholarships and state grants require 12 hours per semester.

When the problem is resolved, aid will be credited to your account provided you meet all eligibility requirements.

If your account is not correct by the time you arrive on campus for classes, you should come to the OSFA to resolve the problem.

### **Awards Made or Revised After the Beginning of the Academic Term**

Any funds received for a semester after the first day of class or any funds received for a previous semester after the close of the semester will be credited to your account immediately if you meet program requirements. Financial aid will pay any authorized charges that appear on your account. If this creates a credit balance, a financial aid refund will be deposited into your bank if you signed up for direct deposit or mailed to your local address.

Any reduction in financial aid will be reflected in your account.

## **VI. Methods of Payment**

Payments for tuition, fees, housing, and dining services are due each semester by dates determined by the bursar. You can pay your tuition, fees and room and board for the semester in one payment or by use of the installment plan.

The installment plan allows you to pay fees (tuition, general fees, nonresident fees, graduate fees, and special course fees) and room and board for the current semester in four installments.

A \$15 administrative fee will be assessed each month until the total amount of fees and room and board for the semester has been paid in full.

Before the beginning of each semester, you will be notified by the Office of the Bursar through your Ball State e-mail account when your statement of account is available online. All financial aid that is complete will appear on your account summary as a credit to your bill. Online bill payment will be available. For more information, go to [www.bsu.edu/bursar](http://www.bsu.edu/bursar). You can also pay by check or money order. Make all checks or money orders payable to Ball State University. Mail payments to the Office of the Bursar, Muncie, IN 47306-0725, or take payments to the cashier's window in Lucina Hall.

## **VII. Withdrawing from Class**

If a student has financial aid and is withdrawing from ALL classes, changes to the financial aid package may occur.

### **Return of Funds Policy**

The federal government has issued regulations regarding the return of funds disbursed for a student who completely withdraws from or abandons classes.

During the first 60 percent of the term, a student earns federal financial aid funds in direct proportion to the length of time he or she remains enrolled and attending classes. Any unearned financial aid will be canceled and returned to the appropriate program(s). Federal funds will be returned to the federal programs in the following order up to the maximum amount awarded: Federal Direct Stafford Loan, Federal Perkins Loan, Federal Direct Graduate PLUS Loan, Federal Direct PLUS Loan, Federal Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant. The student will be responsible for any

charges previously paid by the aid that must be returned due to the withdrawal. Any refunds from the university will be applied to these charges prior to being released to the student.

A student who remains enrolled beyond the 60 percent point of the term earns all aid for that period.

State program guidelines require that a student receiving the Frank O'Bannon Grant or 21st Century Scholars Award maintain full-time enrollment during the first four weeks of each semester. Less than full-time enrollment during the first four weeks will result in cancellation of the award. The National Guard Supplement and the Part-Time Grant require a student to maintain half-time enrollment during the first four weeks. After the first four weeks of the semester, funds will be returned at the same percentage as the university refund policy.

Students who stop attending classes and do not notify the Assistant to the Dean of Student Affairs and follow the University withdrawal procedures are considered unofficial withdrawals. Any student determined to have unofficially withdrawn will have a withdraw date equal to 50 percent of the term completed. Financial aid will be reduced in accordance with the federal return of funds policy. The student will be responsible for any charges previously paid by the aid that must be returned due to the unofficial withdrawal.

Any student who fails to begin attendance in at least one course will have all funds canceled and returned to the source of the aid.

## **Part IV: Financial Aid Programs and Eligibility Guidelines**

### **I. Types of Aid Available**

#### **Undergraduate Students**

The Ball State University Office of Scholarships and Financial Aid offers five types of financial aid.

**Grants:** gift aid funds usually based on financial need that do not require repayment.

**Scholarships:** gift aid funds based on talent, academics, service, or leadership that do not require repayment.

**Fees Waivers:** funds that reduce a portion of your fees. Waivers are granted because of special circumstances, such as being the child of a disabled veteran. They do not require repayment.

**Loans:** low-interest loans for parents or students; these must be repaid. Some loans are based on financial need.

**Employment:** jobs on or off campus. Wages are earned hourly and paid directly to the student.

#### **Graduate Students**

Graduate students are eligible to apply for the Federal Direct Stafford Loan, the Federal Direct Graduate PLUS Loan, Teacher Education Assistance for College and Higher Education (TEACH) Grant and the regular student employment program. Priority for Federal Perkins and Federal Work-Study is given to undergraduate students. Graduate students will be considered on a funds available basis.

A number of graduate assistantships and doctoral fellowships are available to qualified graduate students. Graduate assistants and doctoral fellows receive a stipend and a partial fee remission for the academic year. Students interested in applying for these positions should visit the Graduate School's website at

[www.bsu.edu/Academics/CollegesandDepartments/GradSchool/EmploymentandGraduateAssistantships](http://www.bsu.edu/Academics/CollegesandDepartments/GradSchool/EmploymentandGraduateAssistantships) and their respective academic departments for detailed information.

#### **International Students**

A limited number of full and partial tuition waivers are available to high achieving international student applicants at the undergraduate and graduate level. These scholarships are awarded on a competitive basis with other international students seeking the awards. Interested students should apply for admissions through the Center for International Programs, Ball State University, Muncie, IN 47306. All admitted international students will automatically be considered for these full and partial tuition waivers.

International students who are pursuing graduate studies may also qualify for graduate assistantships. An excellent undergraduate background and mastery of English are required for these positions. Students interested in applying should contact the Graduate School and their respective academic departments for detailed information.

## **Study Abroad Students**

Students planning to study abroad in a program approved for credit may be eligible to apply for Title IV assistance which includes federal grants and loans. Contact the Office of Scholarships and Financial Aid (OSFA) to determine eligibility.

## **Distance Education Students**

Students enrolled only in distance education classes through the School of Extended Education are considered for all federal and state aid programs. Distance education refers to students who pay fees at the off-campus rates. This includes, but is not limited to, independent learning, internet, off-site classes, some study abroad programs, and allied health classes. The cost of attendance (budget) and some grants may require recalculation based on enrollment status.

## **Second Undergraduate/Licensure Students**

Students pursuing instructional licensure are eligible for the Federal Direct Stafford Loan Program. Loan eligibility is dependent upon federal loan limits and dependency status which is determined by federal guidelines. Priority for Federal Perkins Loans and Federal Work-Study is given to undergraduate students. Instructional licensure students will be considered on a funds available basis. Students pursuing administrative or school services licensure are not eligible to receive federal aid.

## **Aid for Repeated Courses**

Federal financial aid regulations affect the ability to award financial aid for courses that you have already taken. You can receive financial aid:

- To repeat a course that has already been passed (D- or higher) only one additional time. Attempts beyond that will not be eligible for financial aid. This applies even if you earn a failing grade (F) or withdraw (W) during the second attempt.
- As many times as necessary to repeat a course in which the only previous grade earned has been a failing grade (F).
- Even if a passing grade has been earned for certain repeat courses due to different subject matter being studied in each term.

All courses previously taken, even if financial aid was not used, are compared against the current semester to determine if it is a repeated class and whether it can be paid for using financial aid. Your financial aid may be recalculated if you take a class that is not eligible for financial aid. This policy does not provide exceptions if the repeat courses are taken to meet plan of study grade requirements, i.e. a grade of C or higher must be earned to count towards your major.

## **II. Need-Based Aid**

To qualify for certain types of financial aid, you must demonstrate financial need. Need-based aid includes Federal Pell Grants, Federal Supplemental Education Opportunity Grants, Fees Assistance Grants, Ball State University Grants, Frank O'Bannon Grants,

Federal Perkins Loans, subsidized Federal Direct Stafford Loans, Federal Work-Study, and some university scholarships.

### **III. Grants**

**Federal Pell Grant:** Eligibility for the Federal Pell Grant is based on financial need as determined by the U.S. Department of Education. To apply for a Federal Pell Grant you must annually submit a Free Application for Federal Student Aid (FAFSA).

The amount of your Federal Pell Grant is determined by the Expected Family Contribution and by the cost of attendance. Subject to congressional appropriations, a Federal Pell Grant may range from \$602 to \$5,550 per scheduled award year (two semesters). The amount of your Federal Pell Grant will be proportionately reduced if you are enrolled for fewer than 12 hours each semester at Ball State University. Federal Pell Grants are restricted to students pursuing their first undergraduate degrees. You may not receive Federal Pell Grant payments concurrently from more than one institution, even if enrolled part-time at each institution. Lifetime Pell Grant eligibility is limited to the equivalent of 12 full-time semesters.

The amount of the Federal Pell Grant is set at the end of the main campus add-drop period. Awards are not adjusted based on changes in registered hours (including independent learning) after that point.

You must begin attendance in all credit hours used to calculate the award or it must be recalculated based on the credit hours actually attended. A recalculation of the award could result in a charge back of part or all of the award.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant:** The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to \$4,000 per year to students who agree to teach high need subject areas in a public or private elementary or secondary school that serves students from low-income families. As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. You must perform the teaching service as a highly-qualified teacher at a low-income school as defined by the U.S. Department of Education. The term highly-qualified teacher is defined in section 9101(23) of the Elementary and Secondary Education Act of 1965 or in section 602(10) of the Individuals with Disabilities Education Act. If you fail to complete the service obligation, all amounts of the TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed. Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve.

You must begin attendance in all credit hours used to calculate the award or it must be recalculated based on the credit hours actually attended. A recalculation of the award could result in a charge back of part or all of the award.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** This grant is awarded annually depending on financial need as determined from information reported on your Free Application for Federal Student Aid (FAFSA), which must be received by the federal processor by March 10. Awards of up to \$2,000 are made each academic year to undergraduate students enrolled at least half-time (6 hours).

**Fees Assistance Grant:** This grant, funded by the university, is awarded depending on financial need as determined annually from information reported on the Free Application for Federal Student Aid (FAFSA), which must be received by the federal processor by March 10. Awards are made to undergraduate students who are enrolled at least half-time (6 hours).

**Ball State University Grant:** Eligibility for the university funded grant is based on unmet financial need. Consideration for this grant requires completion of the Free Application for Federal Student Aid (FAFSA), which must be received by the federal processor by March 10. Awards are given to full-time undergraduate students.

**Indiana Frank O'Bannon Grant:** This grant is awarded to Indiana residents by the State Student Assistance Commission of Indiana (SSACI) and must be used to pay tuition and general fees. The amount of the award is determined by SSACI. You may receive the award for 8 semesters if financial need is demonstrated. Additionally, the awards must be used within eight years after the date you first apply and become eligible for the award. You must reapply to SSACI for funds each year by submitting a Free Application for Federal Student Aid (FAFSA) to the federal processor. It must be received by March 10. You must also respond to any information requests from SSACI by May 15. You must be working on a first undergraduate degree and carrying at least 12 hours each semester. State program guidelines require that a student maintain full-time enrollment during the first four weeks of each semester. Less than full-time enrollment during the first four weeks will result in cancellation of the award. Students who initially enroll in a SSACI eligible institution after June 30, 2012 must maintain at least the following cumulative grade point average (GPA):

- a) For credit hours applicable to the equivalent of the applicant's freshman academic year, a cumulative grade point average that the eligible institution determines is satisfactory academic progress.
- b) For credit hours applicable to the equivalent of the applicant's sophomore academic year, a cumulative grade point average of 2.25 on a 4.0 grading scale or its equivalent as established by the eligible institution.
- c) For credit hours applicable to the equivalent of the applicant's junior or senior academic year, a cumulative grade point average of 2.5 on a 4.0 grading scale or its equivalent as established by the eligible institution.

After the first semester (or its equivalent) at the eligible institution that a person does not achieve the requisite cumulative GPA specified in (a), (b) and (c) above, the person is considered to be in warning status and must achieve the requisite cumulative GPA by the end of the next semester (or its equivalent) at the eligible institution in order to continue to receive benefits under this law. SSACI will allow only one warning semester. Appeals should be submitted to SSACI for consideration.

**Indiana 21st Century Scholars Program:** This grant, awarded to Indiana residents by the State Student Assistance Commission of Indiana (SSACI), must be used to pay tuition and general fees. You must have signed a contract with SSACI when you were in the seventh or eighth grade. You may receive the award for 8 semesters. Additionally, the awards must be used within eight years after the date you first apply and become eligible for the award. You must be working on a first undergraduate degree and be enrolled for at least 12 hours each semester. You must reapply to SSACI for funding each year by submitting a Free Application for Federal Student Aid (FAFSA) to the federal processor.

It must be received by March 10. You must also respond to any information requests from SSACI by May 15. State program guidelines require that a student maintain full-time enrollment during the first four weeks of each semester. Less than full-time enrollment during the first four weeks will result in cancellation of the award. Students who initially enroll in a SSACI eligible institution after June 30, 2012 must maintain at least the following cumulative grade point average (GPA):

- a) For credit hours applicable to the equivalent of the applicant's freshman academic year, a cumulative grade point average that the eligible institution determines is satisfactory academic progress.
- b) For credit hours applicable to the equivalent of the applicant's sophomore academic year, a cumulative grade point average of 2.25 on a 4.0 grading scale or its equivalent as established by the eligible institution.
- c) For credit hours applicable to the equivalent of the applicant's junior or senior academic year, a cumulative grade point average of 2.5 on a 4.0 grading scale or its equivalent as established by the eligible institution.

After the first semester (or its equivalent) at the eligible institution that a person does not achieve the requisite cumulative GPA specified in (a), (b) and (c) above, the person is considered to be in warning status and must achieve the requisite cumulative GPA by the end of the next semester (or its equivalent) at the eligible institution in order to continue to receive benefits under this law. SSACI will allow only one warning semester.

Appeals should be submitted to SSACI for consideration.

**Indiana Part-Time Grant:** This grant is awarded to Indiana residents and used to pay tuition and general fees. Funding is provided by the State Student Assistance Commission of Indiana (SSACI). You may receive the award for the equivalent of 8 full-time semesters. Additionally, the awards must be used within eight years after the date you first apply and become eligible for the award. Eligible students must have eligibility remaining with SSACI, be enrolled between 3 and 11 hours, and have a Free Application for Federal Student Aid (FAFSA) on file. Award amounts vary based on funding levels each year. State program guidelines require that a student maintain adequate enrollment during the first four weeks of each semester. Otherwise, the award will be canceled. Students who initially enroll in a SSACI eligible institution after June 30, 2012 must maintain at least the following cumulative grade point average (GPA):

- a) For credit hours applicable to the equivalent of the applicant's freshman academic year, a cumulative grade point average that the eligible institution determines is satisfactory academic progress.
- b) For credit hours applicable to the equivalent of the applicant's sophomore academic year, a cumulative grade point average of 2.25 on a 4.0 grading scale or its equivalent as established by the eligible institution.
- c) For credit hours applicable to the equivalent of the applicant's junior or senior academic year, a cumulative grade point average of 2.5 on a 4.0 grading scale or its equivalent as established by the eligible institution.

After the first semester (or its equivalent) at the eligible institution that a person does not achieve the requisite cumulative GPA specified in (a), (b) and (c) above, the person is considered to be in warning status and must achieve the requisite cumulative GPA by the end of the next semester (or its equivalent) at the eligible institution in order to continue

to receive benefits under this law. SSACI will allow only one warning semester. Appeals should be submitted to SSACI for consideration.

**Indiana National Guard Supplement:** This grant is awarded to students who are active members of the National Guard and who are Indiana residents. It is used to pay tuition and general fees. You may receive the award for the equivalent of 8 full-time semesters. Additionally, the awards must be used within eight years after the date you first apply and become eligible for the award. You must reapply each year by submitting a Free Application for Federal Student Aid (FAFSA) to the federal processor. It must be received by March 10. You must also respond to any information requests from the State Student Assistance Commission of Indiana (SSACI) by May 15. The student must be enrolled at least 6 hours to receive this award. State program guidelines require that a student maintain half-time enrollment during the first four weeks of each semester. Less than half-time enrollment during the first four weeks will result in cancellation of the award. Students who initially enroll in a SSACI eligible institution after June 30, 2012 must maintain at least the following cumulative grade point average (GPA):

- a) For credit hours applicable to the equivalent of the applicant's freshman academic year, a cumulative grade point average that the eligible institution determines is satisfactory academic progress.
- b) For credit hours applicable to the equivalent of the applicant's sophomore academic year, a cumulative grade point average of 2.25 on a 4.0 grading scale or its equivalent as established by the eligible institution.
- c) For credit hours applicable to the equivalent of the applicant's junior or senior academic year, a cumulative grade point average of 2.5 on a 4.0 grading scale or its equivalent as established by the eligible institution.

After the first semester (or its equivalent) at the eligible institution that a person does not achieve the requisite cumulative GPA specified in (a), (b) and (c) above, the person is considered to be in warning status and must achieve the requisite cumulative GPA by the end of the next semester (or its equivalent) at the eligible institution in order to continue to receive benefits under this law. SSACI will allow only one warning semester. Appeals should be submitted to SSACI for consideration.

#### **IV. Scholarships**

**University Scholarships:** This category includes Alumni, Ball State University Foundation, and Student Foundation awards. These scholarships may be used for tuition, room and board, books, or miscellaneous expenses. Generally, you must be enrolled full time (12 hours) each semester to receive these funds. You may apply annually for scholarships by submitting a Free Application for Federal Student Aid (FAFSA). The form must be received by the federal processor by March 10. Awards are based on academic achievement and financial need. Generally, a minimum cumulative GPA of 3.5 is required for consideration.

#### **Ball State National Recognition Scholarships (effective Fall 2010):**

**National Merit Scholarships**, sponsored by Ball State University, are awarded each year to National Merit finalists who select Ball State as their first choice institution. The award is in the amount of a \$5,000 unrestricted scholarship in addition to the Presidential Scholarship or Academic Recognition Award, if eligible. The \$5,000 includes the \$1,000 award from the National Merit

Scholarship Corporation for Ball State sponsored students. The award is for eight semesters of undergraduate study, requires full time enrollment (12-18 hours), and is renewable if a 3.0 or higher cumulative grade point average is maintained. Any National Merit Corporate scholarship received will be in addition to the \$5,000 up to the cost of attendance.

**National Achievement Scholarships**, sponsored by Ball State University, are awarded each year to National Achievement finalists who select Ball State as their first choice institution, and provide a copy of their finalist letter. The award is in the amount of a \$5,000 unrestricted scholarship in addition to the Presidential Scholarship or Academic Recognition Award, if eligible. The award is for eight semesters of undergraduate study, requires full time enrollment (12-18 hours), and is renewable if a 3.0 or higher cumulative grade point average is maintained. Any National Achievement or Corporate-sponsored Achievement scholarship received will be in addition to the \$5,000 up to the cost of attendance.

**National Hispanic Scholarships**, sponsored by Ball State University, are awarded each year to National Hispanic finalists who select Ball State as their first choice institution. The award is in the amount of a \$5,000 unrestricted scholarship in addition to the Presidential Scholarship or Academic Recognition Award, if eligible. The award is for eight semesters of undergraduate study, requires full time enrollment (12-18 hours), and is renewable if a 3.0 or higher cumulative grade point average is maintained.

**Ball State National Recognition Scholarships (prior to Fall 2010):**

**National Merit Scholarships**, sponsored by Ball State University, were awarded to National Merit finalists who selected Ball State as their first-choice institution. The award includes tuition/general fees, university technology fee, health fee, overload fees, residence hall technology fee, and room and board which includes the National Merit stipend of between \$1,000 and \$2,000 per year based on financial need, or any corporate award from the National Merit Scholarship Committee. You must live in University housing in order to receive the full room and board portion of the award. The award is renewable if a 3.0 or higher grade point average is maintained. The award is for a total of 8 semesters.

**National Achievement Scholarships**, sponsored by Ball State University, were awarded to National Achievement finalists who selected Ball State as their first choice institution. The award includes tuition/general fees, university technology fees, health fee, overload fees, residence hall technology fee, and room and board which includes any corporate scholarship awards received from the National Achievement program. You must live in University housing in order to receive the full room and board portion of the award. The award is renewable if a 3.0 or higher grade point average is maintained. The award is for a total of eight semesters.

**National Hispanic Scholarships**, sponsored by Ball State University, were awarded to National Hispanic finalists who selected Ball State as their first choice institution. The award includes tuition/general fees, university technology fee, health fee, overload fees, residence hall technology fee, and room and board. You must live in University housing in order to receive the full room and board portion

of the award. The award is renewable if a 3.0 or higher grade point average is maintained. The award is for a total of eight semesters.

**John R. Emens and Aline B. Emens Scholarships** are awarded to high school seniors who have actively participated in and provided leadership for academic and extracurricular activities in their high schools and local communities. The value of this scholarship is up to the amount of in-state resident general fees (tuition), and is determined annually based on the availability of funds. Generally, these awards are for eight semesters subject to an annual review of the student's leadership activities and academic progress.

**The Phi Theta Kappa Scholarship** is for Indiana residents transferring to Ball State. To be eligible for this award, you must:

- be an Indiana resident who has earned an associate of arts or associate of science degree with a minimum 3.5 grade point average on a 4.0 scale from an accredited in-state community or junior college
- must be inducted member of Phi Theta Kappa
- must enroll full-time at Ball State for the first fall or spring semester following completion of the associate degree

**Effective for students enrolling for the Fall Semester 2012**, the Phi Theta Kappa Scholarship is \$4,500 a year (tuition only). It is renewable for three additional semesters if 3.0 GPA is maintained at Ball State. A limited number of scholarships are awarded based on availability of funds.

**For students enrolled prior to Fall Semester 2012**, the award is a waiver of one-half of in-state tuition/general fees (this does not include room and board charges, technology fees, or Health Center fee). It is renewable for three additional semesters if 3.0 GPA is maintained at Ball State.

All eligible transfer applicants who have been admitted by **July 1** are considered for this award. No separate scholarship application is necessary. However, you should submit a copy of your Phi Theta Kappa membership certificate or membership card and a personal letter requesting scholarship consideration to the [Admissions Office](#).

Out-of-state students, students with previous bachelor's degrees, and re-enrolling Ball State students are not eligible.

**Presidential Scholarships:** Selected high school seniors, both Indiana and out-of-state, are awarded a Presidential Scholarship.

**Effective for students enrolling for the Fall Semester 2012**, Indiana residents will receive \$4,500 a year (tuition/fees only) and out-of-state students will receive \$12,000 a year (tuition/fees only).

**For students enrolled prior to Fall Semester 2012**, the Presidential Scholarship is a waiver for one-half tuition. Students enrolling for more than 18 hours in a term are charged an overload fee, and the award will cover one half of the overload fee.

Presidential scholars must maintain a cumulative grade point average of 3.0. If the grade point average drops below the required 3.0 at the end of the spring semester of any academic year, the scholarship will not be renewed. However, if the cumulative grade point average is raised to a 3.0 at the end of the fall or summer semester, the award can be reinstated upon request. The scholarship is awarded for a maximum of eight semesters of undergraduate study.

One semester of eligibility is used when the scholarship is applied in any term (fall, spring, or summer), regardless of the number of hours enrolled. Withdrawal during any term that results in less than a 100 percent refund will count as one semester of eligibility used. *Exceptions can be made to extend this scholarship for more than the maximum number of semesters based on extraordinary circumstances.* Contact the dean of the Honors College to initiate the process.

**The Presidential Room & Board Award** is awarded to students who receive a full or partial BSU tuition-specific scholarship and also receive an external full tuition-specific scholarship (i.e. 21<sup>st</sup> Century Scholarship, Lilly Scholarship). The BSU Supplemental Room & Board Award substitutes for the tuition-specific scholarship. It will pay up to \$3,000 per academic year toward any university room and board charge (i.e. residence hall room and board, university apartment rent, and commuter meal plan). It cannot be applied to off-campus housing (exception: sorority house rent billed by the university). A cumulative grade point average of at least 3.0 must be maintained to receive this award up to a maximum of eight semesters.

**The Whitingers Scholars Program** was established in 1976 in honor of Ralph J. Whitingers, who was a Ball State alumnus and president of the Ball State University Foundation. Each year ten academically talented freshmen are selected to receive this highly competitive scholarship in the amount of full tuition, fees, room and board. The award is for eight semesters subject to an annual review. Applicants are identified from those who have been admitted to the Honors College by early January, and score an academic index (BSU computation) of 3.7 or more, and have a minimum SAT composite of 1950 (minimum 600 on each of the three SAT sub scores) or a composite ACT of at least 29 (English and math sub scores of 26 or more). An application will be sent to those who meet the criteria, and the application must be returned by January 19. The application entails a writing sample, resume, letter of reference, in addition to the other information already on file. Candidates are invited to spend a day on campus for an interview with a member of the selection committee, and also to complete a one-hour spontaneous essay. This process must be completed by March 1, after which the selection committee reviews all files and selects the Whitingers Scholars. Candidates will be notified of their status by the end of March.

**Academic Recognition Awards** are granted on admission to the university to out-of-state minority high school seniors who have cumulative grade point averages of at least 3.0 (on a 4.0 scale) and have taken a college preparatory curriculum. The award, a waiver of the nonresident fees, is renewable for a total of eight semesters if a 2.0 cumulative grade point average is maintained.

**Academic Distinction Scholarships** are awarded on admission to the university to nonresident students who have completed associate degrees in transfer programs from accredited community/junior colleges with grade point averages of at least 3.0 (on a 4.0 scale). This scholarship is a waiver of the nonresident fees and is renewable for a total of four semesters if a 3.0 cumulative grade point average is maintained.

**Nursing Scholarship Fund Program:** This scholarship, funded by the State Student Assistance Commission of Indiana (SSACI) and administered by the Office of Scholarships and Financial Aid (OSFA), is awarded to Indiana residents who are enrolled in a nursing program. Eligibility is based on financial need, and the award can only be applied toward general fees. To receive an award you must be enrolled at least half-time

(6 hours) and must maintain a GPA of at least 2.0 or the minimum requirement established by the School of Nursing, whichever is higher.

To apply for this award, you must submit a Free Application for Federal Student Aid (FAFSA) each year to the OSFA. A Nursing Scholarship Fund Program application must also be submitted and is available at [www.in.gov/ssaci](http://www.in.gov/ssaci). April 15 is the priority deadline for application. Awards for this program are made until funds are exhausted. Priority is given to juniors and seniors.

**Minority Teacher/Special Education Teacher Scholarship:** This scholarship, funded by the State Student Assistance Commission of Indiana (SSACI) and administered by the Office of Scholarships and Financial Aid (OSFA), is awarded with priority to Black or Hispanic Indiana residents who are enrolled full time (12 hours) and pursuing a course of study that would enable them to teach in an accredited Indiana elementary or secondary school and to any Indiana residents enrolled full time and pursuing a course of study that would enable them to teach special education in an accredited Indiana elementary or secondary school. The amount of the award is determined by the OSFA. The maximum annual non-need based scholarship is \$1,000. Financial need may be considered but is not a requirement.

Awards are made until funds are exhausted with preference given to minority students enrolling in college for the first time. Students already enrolled in college must have a GPA of at least 2.0 or the minimum requirement set by the university for the Teachers College/Special Education program, whichever is higher. The recipient must agree to complete the degree requirements within six years of the time the award is first received and must teach full time for three of five years in an accredited Indiana elementary or secondary school.

Applications are available in early spring at [www.in.gov/ssaci](http://www.in.gov/ssaci). April 15 is the priority deadline for application. You must also submit a Free Application for Federal Student Aid (FAFSA) to the OSFA each year.

**Mitch Daniels Early Graduation Scholarship:** This scholarship, funded by the State General Fund, is a one-time award up to \$4,000 to cover tuition and regularly assessed fees for any student meeting the following requirements:

- 1) Is a resident of Indiana and had been a resident of Indiana for at least the last two semesters before graduating;
- 2) Attended a publicly support school on a full time equivalency basis for at least the last two semesters before the student graduated;
- 3) Met at least the minimum requirements set by the Indiana State Board of Education for granting a high school diploma by the end of grade 11 and was awarded after December 31, 2010 a high school diploma by the publicly supported school that the individual last attended.
- 4) Was not enrolled in a publicly supported school for any part of grade 12
- 5) Applies to SSACI; and
- 6) Within five months after graduating from high school, becomes a student in good standing taking classes at an approved postsecondary educational institution and is engaged in a program that will lead to an approved postsecondary degree or credential.

SSACI must verify that the student's matriculation, Mitch Daniels Early Graduation Scholarship application, and FAFSA filing and contents meet the requirements for the

student to be eligible for this scholarship before the college may bill SSACI. For more information regarding this scholarship, the application procedure and deadlines, go to [www.in.gov/ssaci](http://www.in.gov/ssaci).

**Scholarships from Outside Donors:** Students must notify the Office of Scholarships and Financial Aid (OSFA) of any awards received from sources other than Ball State University. Examples of these funds are awards sponsored by Elks, P.T.A., sororities, and service organizations. You will not be able to use the scholarship funds until the money is on deposit with the university. With the exception of awards of \$500 or less, funds will be divided into two equal parts, with one-half of the scholarship to be used each semester unless otherwise stipulated by the donor. The scholarship may be used only for those expenses designated by the donor. We will assume that at least half-time attendance is required unless the donor provides information stating otherwise. Questions regarding use and renewal of the scholarship should be directed to the donor. A listing of available outside scholarships that the OSFA is made aware of is posted online at [www.bsu.edu/finaid](http://www.bsu.edu/finaid).

**Departmental Awards:** Some departments offer academic scholarships to students majoring or minoring in the subject. Music, journalism, and debate offer awards based on past performance or on continued participation in departmental activities. Athletic grants-in-aid are awarded to both men and women for participation in various university athletic programs. Recipients of these awards are chosen by the academic departments, activity sponsors, or coaches. More information is available from the individual departments.

**Other Scholarships:** Searches for outside scholarships are conducted by the student.

To conduct searches on the World Wide Web, visit the scholarship area on our Web site at [www.bsu.edu/finaid](http://www.bsu.edu/finaid)

## V. State of Indiana Fee Remissions

The fee waivers listed below are established under the Indiana Child of Veteran and Public Safety Officer Supplemental Grant Program administered by the State Student Assistance Commission of Indiana (SSACI). The State Student Assistance Commission of Indiana and the Indiana Department of Veteran's Affairs require that you file the Free Application for Federal Student Aid and submit any required documentation in order to receive this fee remission award. State aid deadlines are November 1 for fall, April 1 for spring and August 1 for summer. The programs pay regularly assessed fees required of all students as defined by the Indiana Commission for Higher Education. Fees are subject to change based on approval of a new fee schedule by the University Board of Trustees. Graduate study is paid at the undergraduate tuition level. Fee overload charges are not covered. Reapplication is necessary whenever a student changes the school he or she is attending or the student stops attending for two or more consecutive semesters (excluding summer). Students with a parent who initially enlisted after June 30, 2011 may have different guidelines. All applicants can review rules on the application. Reapplication

**Child of Disabled or Deceased Veteran Award (CDV):** This is awarded to Indiana residents who are children of veterans who are disabled or deceased as a result of serving active duty during a period of wartime. The recipient is entitled to receive the benefit for up to 124 semester hours of undergraduate or graduate study. The application can be obtained from the Indiana Department of Veterans Affairs (IDVA), 302 W. Washington

Street, Room E-120, Indianapolis, IN 46204-2738 or print a copy of the application at <http://www.in.gov/dva/2357.htm>.

**Purple Heart Recipient:** This is awarded to veterans who received a Purple Heart. The veteran must have entered the service for which the Purple Heart was received from a permanent home address in Indiana. The benefit and restrictions are the same as the CDV award.

**Child of Purple Heart Recipient:** The criteria for this award are the same as the CDV award.

**Child or Spouse of Indiana National Guard Member Killed While on State Active Duty:** The criteria for this award are the same as the CDV award.

**Child of POW/MIA from Vietnam War:** This is awarded for undergraduate study only to children of Indiana residents who became prisoners of war in the Vietnam Conflict or who are missing in action. The application can be obtained from the Indiana Department of Veterans Affairs, 302 W. Washington, Room E-120, Indianapolis, IN 46204-2738 or print a copy of the application at <http://www.in.gov/dva/2357.htm>.

**Child or Surviving Spouse of a Deceased Police Officer/ Firefighter:** This is awarded to the children or surviving spouses of regular, paid law enforcement officers, regular, paid firefighters, volunteer firefighters under IC 36-8-12-2, county police reserve officers, or city police reserve officers killed in the line of duty, who were residents of the state of Indiana and were covered under the 1977 Police Officers' and Firefighters' Pension and Disability Fund. The child, who must be enrolled full time in a degree program, is entitled to this benefit for both undergraduate and graduate study. A surviving spouse is entitled to the benefit for undergraduate study only in a degree program regardless of the number of hours enrolled. To receive this benefit, an application must be submitted to the State Student Assistance Commission of Indiana (SSACI), W462 Indiana Government Center South, 402 W. Washington Street, Indianapolis, IN 46204. SSACI will verify eligibility.

**Child or Spouse of a Permanently Disabled State Trooper:** This program is the same as the deceased public safety officer program for both the child and the spouse. The child must be less than 23 years of age. This is awarded for undergraduate study only. To receive the benefit, follow the same procedure as listed above.

**Child or Spouse of Publicly Employed Paramedic, Emergency Medical Technician, or Advanced Emergency Medical Technician Resident:** This program is the same as the deceased public safety officer program for both the child and the spouse. A surviving spouse is entitled to the benefit for undergraduate study only in a degree program regardless of the number of hours enrolled.

**Soldiers' and Sailors' Children's Home:** This is awarded to pupils of the Indiana Soldiers' and Sailors' Children's Home (ISSCH). The criteria are the same as the CDV. An application must be filed with the IDVA.

## **VI. Loan Programs**

All Federal Perkins Loans, Federal Direct Stafford Loans, Federal Direct Parent PLUS Loans, and Federal Direct Graduate PLUS Loans will be submitted to the National Student Loan Data System (NSLDS). This information will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

**Federal Perkins Loans** are low-interest, long-term educational loans awarded annually depending on financial need as determined from the Free Application for Federal Student Aid (FAFSA). To receive a Federal Perkins Loan, you must enroll for at least 6 hours. Acceptance and Master Promissory Note requirements must be completed by October 1. *Loan limits:* You may borrow up to \$5,500 a year, up to a total of \$27,500 for an undergraduate degree. These loans offer cancellation and deferment provisions outlined in detail in the promissory note; you will receive more information on this subject in an exit interview.

*Interest rate:* The interest rate is 5 percent per year. Interest does not accrue while you are enrolled at least half-time. The repayment period begins and interest starts to accrue on the loan beginning at the end of your 9 month grace period after you cease to be enrolled half-time.

*Accepting a Perkins Loan:* To receive the Perkins Loan, you will need to accept it online at <http://my.bsu.edu>.

*Master Promissory Note Requirement:* If you have not previously received a Federal Perkins Loan at Ball State or the last time you accepted one was prior to July 1, 2007, a letter from ECSI (Ball State's servicer for Perkins) will be sent to your home address with instructions on how to complete the online entrance interview and promissory note. If you completed a Federal Perkins Loan Master Promissory Note on or after July 1, 2007, it will disburse to your student account after your acceptance has been confirmed.

*Repayment:* The minimum monthly repayment is \$40. The maximum repayment period is 10 years, but may be extended for up to 10 more years if Ball State University determines that you are or will be a "low-income individual" as defined in the federal regulations published by the U.S. Department of Education.

*Exit counseling:* All borrowers under the Federal Perkins Loan program who drop below half-time or graduate or withdraw are required to complete exit counseling to establish repayment provisions before leaving the university. *The university actively pursues the collection of delinquent loans and initiates legal action if necessary.*

**William D. Ford Federal Direct Loan programs:** Direct loans are low interest, long-term educational loans available directly from the federal government. The Department of Education makes loans, through Ball State University, directly to the student and the parent. You must repay this money. Students are eligible to apply for the Federal Direct Stafford Loan and the Federal Direct Graduate PLUS Loan. Parents are eligible to apply for the Federal Direct Parent PLUS Loan.

### **Federal Direct Stafford Loan**

*Subsidized loan (undergraduate only):* If you have financial need as described in Part II of this booklet, you may qualify for a subsidized Federal Direct Stafford Loan. The federal government pays the interest on this loan while you are attending school at least half-time.

*Unsubsidized loan:* You can get this loan regardless of your family's income. This loan is a non-need-based loan, and you must pay the interest on a semi-annual basis while you are enrolled in school and during the grace period or the interest will **be added to the principal of your loan at time of repayment.** To estimate monthly loan payments, go to [www.finaid.org/calculators/loanpayments.phtml](http://www.finaid.org/calculators/loanpayments.phtml).

*Federal Direct Stafford Loan application procedure:* Complete and submit a Free Application for Federal Student Aid. You must accept the loan(s) at <http://my.bsu.edu> to

indicate the type and amount of loan you wish to borrow: subsidized and/or unsubsidized. Subsequent loan requests may require submission of a paper form. It is possible to have both a subsidized and an unsubsidized loan at the same time. You must be enrolled for at least 6 credit hours undergraduate or 5 credit hours graduate.

*Interest rate:* Loans made after July 1, 2012 are fixed at 6.8 percent.

*Fees:* A 1.5-percent loan fee (minus 1.0-percent rebate) will be deducted from each loan disbursement.

*Loan limits for an academic year (effective July 1, 2008):* A dependent undergraduate may borrow up to \$5,500 freshman (no more than \$3,500 subsidized), \$6,500 sophomore (no more than \$4,500 subsidized), \$7,500 junior or senior (no more than \$5,500 subsidized). An independent undergraduate may borrow up to \$9,500 freshman (no more than \$3,500 subsidized); \$10,500 sophomore (no more than \$4,500 subsidized); \$12,500 junior or senior (no more than \$5,500 subsidized). Students who have earned fewer than 30 semester credits are freshmen. Students who have earned 30 credits or more but fewer than 60 credits are sophomores. Students who have earned 60 credits or more but fewer than 90 credits are juniors. Students who have earned 90 credits or more are seniors. A graduate student may borrow up to the school's budget (See Part II Section I.) with a maximum of \$20,500 (\$12,000 must be unsubsidized). Students seeking a second undergraduate degree may only borrow at the undergraduate level. Students seeking instructional licensure may borrow up to \$12,500 (\$7,000 must be unsubsidized).

*Prorated Annual Loan Limits:* Prorated annual loan limits must be calculated when an undergraduate student is in the final period of enrollment for their degree and that final period is less than an academic year in length. Proration of loans is based on a 24-hour academic year. The prorated loan limit is calculated by dividing the student's enrolled hours by 24 and multiplying by the academic year loan limit.

*Total loan debt:* The total Federal Direct Stafford Loan debt you can incur as a dependent undergraduate is \$31,000 (no more than \$23,000 subsidized); as an independent undergraduate, \$57,500 (no more than \$23,000 subsidized); as a graduate student, \$138,500 which includes undergraduate loans (no more than \$65,500 subsidized).

*Method of payment:* Loan proceeds will be credited directly to your student account. Fees and room and board charges will be paid. If the amount of your loan is greater than the amount of these charges or if these charges have already been paid, a refund will be issued to you.

*Electronic Master Promissory Note (MPN):* Federal regulations require that first-time borrowers complete a Master Promissory Note before receiving any money from the Federal Direct Loan Program. If you have borrowed previously but are a new borrower with the Direct Loan Program, you must complete an MPN. You may complete this requirement at [www.bsu.edu/finaid](http://www.bsu.edu/finaid), click on "Fill Out Your Master Promissory Note."

*Entrance/exit counseling:* All first-time borrowers must complete an online loan counseling session. **Loan proceeds will not be disbursed until the loan counseling requirement has been met.** This requirement may be completed on the Web at <http://www.bsu.edu/finaid>, click on "Take Loan Entrance Counseling." In addition, students who drop below half-time or who will graduate or withdraw are required to complete an exit interview with the U.S. Department of Education. The exit counseling requirement may be completed on the Web at <http://www.bsu.edu/finaid>. During this

session you will receive general information on expected monthly repayments, repayment options, and debt management planning to facilitate repayment.

*Repayment:* Repayment begins six months after you cease to be enrolled at least half-time. There are five repayment plans to select from: 1) the Standard (10 years); 2) the Extended (not to exceed 25 years); 3) the Graduated (not to exceed 10 years); 4) the Income Contingent; and 5) the Income-Based.

**Federal Direct Parent PLUS Loan** is a non-need-based source of loan funds to assist parents of dependent students.

*Federal Direct PLUS Loan application procedures:* Submit a Federal Direct PLUS loan request form online at <https://studentloans.gov/myDirectLoan/index.action> or print the application at [www.bsu.edu/finaid/forms](http://www.bsu.edu/finaid/forms) and submit it to the Office of Scholarships and Financial Aid (OSFA). Parents must have a good credit history to be eligible for this loan.

*Interest rate:* Loans made after July 1, 2006 are fixed at 7.9 percent.

*Fees:* A 4-percent loan fee (minus 1.5-percent rebate) will be deducted from each loan disbursement.

*Divorced and Separated Parent Borrowers:* Federal regulations allow both parents to apply for separate PLUS loans. When both parents apply for PLUS loans, the excess funds **must** be disbursed to the student.

*Electronic Master Promissory Note (MPN):* Federal regulations require that first-time borrowers complete a Master Promissory Note before receiving any money from the Federal Direct Loan Program. If you have borrowed previously but are a new borrower with the Direct Loan Program, you must complete an MPN. You may complete this requirement at [www.bsu.edu/finaid](http://www.bsu.edu/finaid), click on “Fill Out Your Master Promissory Note.”

*Repayment* of the loan begins within 60 days of disbursement of the loan.

*Deferment* of the loan principal repayment is available for up to six months after the student for whom the loan is borrowed ceases to be enrolled at least half-time.

*Method of payment:* Loan proceeds will be credited directly to the student’s account. Fees, room and board, and any other authorized charges will be paid. If the amount of your loan is greater than the amount of these charges or if these charges have already been paid, parents will have the option of allowing the remaining money to be issued to the student or parent.

**Loan consolidation:** Federal provisions permit the borrower to combine all Title IV loans into one repayment program. Federal Perkins Loan, Federal Direct Stafford Loans (subsidized/unsubsidized), Federal Family Educational Loans (subsidized/unsubsidized), and Federal Supplemental Loan for Students may be consolidated. Federal Direct Parent Loan for Undergraduate Students may be consolidated as a separate loan but not with the student loans. The maximum repayment period is 30 years and loan holders are required to offer both flexible and graduated repayment plans. Minimum monthly payment for Perkins is \$40; for Stafford or PLUS, \$50. The holder of your loan will give you your specific loan repayment schedule.

**Federal Direct Graduate PLUS Loan** is from the U.S. Department of Education and provides additional funds for educational expenses not met by other types of aid. The Graduate PLUS enables graduate students to borrow up to the cost of education minus any other financial aid. The borrower must:

1. be accepted for enrollment in a degree-seeking program (MA, EdD, EdS, PhD),

2. be registered at least half-time in courses counting toward a graduate/professional degree,
3. file a Free Application for Federal Student Aid (FAFSA),
4. first apply for the maximum loan eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program,
5. not be in default on any type of student loan,
6. not owe a repayment on a student grant, and
7. pass a credit check by the U.S. Department of Education.

*Interest Rate:* Loans made after July 1, 2006 are fixed at 7.9 percent.

*Fees:* A 4-percent loan fee (minus 1.5-percent rebate) will be deducted from each loan disbursement.

*Electronic Master Promissory Note (MPN):* Federal regulations require that first-time Graduate PLUS borrowers complete a Master Promissory Note before receiving any money from the Federal Direct Loan Program. If you have borrowed previously but are a new borrower with the Graduate PLUS Program, you must complete an MPN. You may complete this requirement at [www.bsu.edu/finaid](http://www.bsu.edu/finaid), click on “Fill Out Your Master Promissory Note.”

*Entrance counseling:* All first-time Graduate PLUS borrowers must complete an online loan counseling session. **Loan proceeds will not be disbursed until the loan counseling requirement has been met.** This requirement may be completed on the Web at <http://www.bsu.edu/finaid>.

*Repayment* of the loan begins within 60 days of disbursement of the loan.

*Deferment* is available while you are enrolled in school on at least a half-time basis.

## VII. Student Employment

One method of assisting with the cost of higher education is through student employment on or off campus. A variety of jobs are available, including positions as dining service assistants, office workers, web designers, and tutors through either regular student employment or Federal Work-Study employment.

Assistance with finding a job is available through the Career Center in Lucina Hall, Room 220. The procedure for obtaining on-campus employment is as follows:

1. Go to the Career Center’s website, [www.bsu.edu/careers](http://www.bsu.edu/careers), and click Student Employment.
2. Complete an employment agreement. The agreement stipulates conditions for eligibility and your responsibility as a student employee.
3. Check the listings for job openings of interest to you. Go to [www.bsu.edu/careers](http://www.bsu.edu/careers) and click Student Employment.
4. Obtain job referrals from the Career Center if your availability (class schedule) and qualifications meet the job requirements.
5. If you cannot find a job when you apply, revisit the Career Center’s website frequently to check for new job postings.
6. If you are hired, it is your obligation according to the employment agreement to go to the Career Center and complete appropriate tax forms and an Immigration and Naturalization Service form, for which appropriate documentation is required. Most students use a photo ID (BSU ID or driver’s license with either an original birth certificate or an original, non-laminated social security card). A valid

passport can be substituted for the documents above. A complete list of eligibility documents can be found on the Career Center website.

7. Students employed on campus and through Federal Work Study Community Service are paid every two weeks. Wages are distributed through payroll direct deposit. You can complete the direct deposit authorization form in the Office of Payroll and Employee Benefits (AD-G29).

New students can usually be given referrals for fall semester employment during the Summer Orientation Program after their class schedules have been completed. Employers usually want students to work at least two hours at a time.

For additional information, please contact the Career Center, Office of Student Employment, at 765-285-1522.

## **Federal Work-Study**

Federal Work-Study employment is based on financial need. Need is determined from the information reported on the Free Application for Federal Student Aid (FAFSA). If you are eligible for Federal Work-Study, it will be offered on your award notification. In order to utilize any funds offered, you will need to accept the award at <http://my.bsu.edu>.

Part-time work-study employment is available both on and off campus during the academic year, and awards are made for one academic year only. The fact that work-study employment is included in your financial aid award does not mean that you are required to work, nor does it guarantee you a job.

Students who are United States citizens, nationals, or permanent residents are eligible for this program. You must be admitted to Ball State University as at least a half-time student (6 or more credit hours undergraduate or 5 or more credit hours graduate each semester).

The advantages of qualifying for Federal Work-Study are that employers seek work-study students because the cost to their student employment budget is less than for a regular employee, and work-study earnings are deducted from income when applying for aid for the next academic year. Work-study employees are paid the same hourly rates as other student employees.

If you are unable to find employment after a reasonable attempt or cannot work because of schedule conflicts or class loads, you should contact the OSFA for a review of your financial aid award. See Part III, Section III of this booklet, "Employment/Loan Option," for the correct procedures to follow.

## **Employment Limits**

**Federal Work-Study:** If your financial aid award includes Federal Work-Study, there will be a limit on the amount that you can earn from the Federal Work-Study program. The limit is indicated on your financial aid award notification, and your employer will be notified of the limit.

Once you have reached your Federal Work-Study limit, your employer may allow you to continue working, with all additional earnings being charged through the regular employment program.

Under certain circumstances, your Work-Study limit may be increased by contacting our office for a possible award adjustment.

## **VIII. Other Resources**

**Post 9/11 GI Bill Yellow Ribbon Program:** Out-of-state students eligible for Chapter 33 Post 9/11 GI Bill education benefits at the 100% level may also be eligible for this program. Ball State will award up to \$4,000 per academic year to be matched by the VA for up to 20 qualified students each year. Any questions should be directed to Ball State Veterans Affairs at 765-285-5736.

**Veterans' and Dependents' Educational Benefits:** Students may be eligible to receive veterans' benefits because of the death or disability of a parent. These Chapter 35 funds are received monthly from the U.S. Department of Veterans Affairs (DVA). Veterans who have been deployed at least 36 months, or were discharged due to disability, may also be eligible for educational assistance under Chapter 30, 31, 32, and Chapter 33 Post 9/11 GI Bill benefits. Post 9/11 recipients may be eligible to transfer their benefits to their children or spouse. Reservists may also receive educational assistance under Chapter 1606 or 1607 benefits. Any questions about benefits should be directed to the DVA Education Call Center at 1-888-442-4551 or Ball State Veterans Affairs at 765-285-5736.

**Vocational Rehabilitation (VR):** VR benefits exist to assist disabled students in attending postsecondary educational institutions in Indiana. Students must contact their local VR offices to apply for benefits. That office will forward a Financial Aid Communication form to the OSFA to determine whether the student is eligible for benefits.

## **IX. Emergency Loan Program**

The Emergency Loan Program is available to give temporary assistance to Ball State University students needing money to pay education-related expenses caused by emergencies. Emergency conditions are circumstances that are beyond the student's control, such as accidents, natural disasters, and other unexpected events of significant magnitude. Such an emergency may leave the student incapable of meeting financial requirements to maintain his or her status as a student or fulfilling other necessary student-related obligations. Students may be eligible to borrow from the Emergency Loan Program if other financing alternatives are not available and if they do not have documented bad credit histories at the university. Delinquent student loans, checks returned by banks as uncollectible, and consistent disregard of due dates are considered when evaluating students' credit histories. Applications are available from the OSFA.

## **Part V: Grievance Procedure**

A student who disagrees with an action or proposed action of the university relating to the awarding, continuation, or termination of financial assistance should seek resolution of the problem with the professional staff of the Office of Scholarships and Financial Aid. Matters relating to student employment should be directed to the staff of the Career Center.

If the student continues to believe that the action or proposed action is inappropriate, a grievance may be submitted and a hearing requested. The Student Financial Assistance Committee (a standing committee of the University Senate) is responsible for hearing such grievances.

The student must submit the grievance in writing no more than 20 working days after the action has been taken or proposed. The grievance may be submitted either to the director of the Office of Scholarships and Financial Aid (OSFA) or the chair of the Student Financial Assistance Committee. A grievance not filed within this time limit will automatically be dismissed unless the committee determines that good cause exists for the delay.

The written grievance should describe the action with which the student disagrees and should set forth the reasons for disagreement. The student may submit written documents, statements, and other relevant information in support of his or her position. Any party adversely affected by the decision of the committee may request in writing that the matter be reviewed by the vice president for Student Affairs. The vice president will review the record and render a final decision.

These procedures do not apply to grievances for which other university hearing procedures are available, such as grievances claiming discrimination (based on race, sex, religion, national origin, etc.) or relating to disciplinary action taken against the student.

## **Part VI: Student Rights and Responsibilities**

In accepting a financial aid award from Ball State University, you acknowledge certain rights and responsibilities.

### **You have the right to**

- know what financial assistance is available, including all federal, state, and institutional aid programs and what policies or regulations govern these programs.
- know the deadlines for submission of application for aid and the procedures to be followed.
- know the cost of attendance at Ball State University and the university's refund policy.
- know how the OSFA determines your financial need, including the determination and amount of the expected family contribution.
- know the source and amount of each type of financial aid offered to you.
- know the method by which aid is determined and disbursed or applied to your account.
- apply for additional assistance when increased financial need can be demonstrated and funds are available.
- appeal a decision of a financial aid administrator to the university's Student Financial Assistance Committee.
- expect and receive complete confidentiality about financial aid awarded by our office.

### **You have the responsibility to**

- complete all application forms accurately and thoroughly.
- know and comply with enrollment requirements related to financial aid eligibility. You must be enrolled at least half-time to receive aid consideration, but you should be aware that some programs require full-time enrollment. (See specific program descriptions for more information.)
- know and comply with priority dates for application for aid in order to receive preferential consideration.
- know and comply with the university's refund procedures.
- read and understand all information sent to you and all forms you are asked to sign, keeping copies for your records.
- accept responsibility for all agreements you sign.
- use funds awarded to you solely for educational expenses incurred while attending Ball State University.
- repay all educational loans according to the repayment provisions agreed on at the time the loan was accepted and the promissory note signed.
- return in a timely manner all corrections, additional information, or documentation requested by our office or the agency to which you submitted your application.
- report any change in your financial situation from that which you reported on the Free Application for Federal Student Aid (FAFSA).
- report any wages, loans, grants, or scholarships received from sources external to the university.
- know and comply with the policies for "good standing" and "satisfactory academic progress."

## **Part VII: Federal Student Aid Information for Blind and Visually-Impaired and Deaf and Hearing-Impaired Students**

### Blind and Visually-Impaired Resources

Audio Highlights

[www.studentaid.ed.gov/audioguide](http://www.studentaid.ed.gov/audioguide)

Student Aid Guide-Braille version

(800) 433-3243

### Deaf and Hearing-Impaired Resources

Federal Student Aid Information Center

TTY (800) 730-8913

Direct Loan Consolidation Department

TTY (800) 557-7395

## **Part VIII: Office Directory**

Admissions Office  
Lucina Hall Room 101  
(765) 285-8300

Bursar Operations  
Lucina Hall Room B31  
(765) 285-1643

Career Center  
Lucina Hall Room 220  
(765) 285-5634

Cashiers  
Lucina Hall Room B31  
(765) 285-1643

Disabled Student Development  
Student Center Room 116  
(765) 285-5293

Graduate School  
West Quad Room 100  
(765) 285-1297

Housing Office  
LaFollette Complex N-10  
(765) 285-8000

Account Services (Perkins Loans)  
Lucina Hall Room B7  
(765) 285-5823 Ext. 4  
(800) 446-5324 Ext. 4

Payroll and Employee Benefits  
Administration Building Room G29  
(765) 285-8461

Registrar  
Lucina Hall Room B43  
(765) 285-1722

Scholarships and Financial Aid  
Lucina Hall Room 245  
(765) 285-5600

Veterans' Affairs  
Lucina Hall Room 204  
(765) 285-5736

Vice President for Student Affairs  
Administration Building Room 238  
(765) 285-5344

## **Part IX: Awards on the Web**

You can access the Office of Scholarships and Financial Aid home page on the World Wide Web in different ways. You may want to come in via the Ball State University home page. The page has an abundance of information about Ball State. The address is <http://www.bsu.edu>. If you do not have time to explore the entire Ball State Web site, you can access our page directly by typing in <http://www.bsu.edu/finaid>. To access your awards, click on the link named “View Your Awards.”

## **Part X: Frequently Requested Information**

Direct Loan Consolidation Department  
(800) 557-7392  
<http://www.loanconsolidation.ed.gov>

Federal Student Aid Information Center  
(800) 433-3243

State Student Assistance Commission of Indiana  
(317) 232-2350  
(888) 528-4719  
<http://www.IN.gov/ssaci/>

U.S. Department of Education  
(800) USA-LEARN  
<http://www.studentaid.ed.gov>

**Ball State University**  
**Office of Scholarships and Financial Aid**  
**Lucina Hall Room 245**  
**Muncie, IN 47306**  
**(765) 285-5600**

Office Hours

Academic year: 8 a.m.–5 p.m. Daily, Monday–Friday  
(Telephone Hours: 8 a.m.–4:30 p.m.)  
Summer: 7:30 a.m.–4 p.m. Daily, Monday–Friday  
(Telephone Hours: 7:30 a.m.–3:30 p.m.)

Office Operator

(765) 285-5600  
Toll free: (800) 227-4017

Telephone Device for the Deaf

(765) 285-2205

[www.bsu.edu/finaid/](http://www.bsu.edu/finaid/)

Professional Staff

John McPherson	Director
Maralee Clayton	Associate Director
Melissa Shearer	Associate Director
Rob Wirt	Associate Director
David Mathews	Assistant Director
Judy Nichols	Assistant Director
Sarah Mezo	Senior Financial Aid Advisor
Janet Trimble	Financial Aid Advisor
Ginger Veach	Financial Aid Advisor

The information presented here, correct at the time of publication, is subject to change.

Ball State University provides equal opportunity in employment and in its education programs, activities, and facilities without regard to race, religion, color, sex, sexual orientation, disability, national origin, ancestry, or age. It also takes affirmative action to employ and advance minorities, women, Vietnam-era veterans, disabled veterans, and other disabled persons. For further information, please consult our Web site at [www.bsu.edu/legal/](http://www.bsu.edu/legal/) or contact the Office of University Compliance, Ball State University, Administration Building 335, Muncie, IN 47306; Phone: (765) 285-5162; TDD: (765) 285-2639.