

Table of Contents

Your Award Letter	5
How Your Aid Will Be Disbursed	5
How We Determined Your Eligibility	6
Terms and Conditions of Your Award	7
Scholarship Renewal	8
Maintaining Eligibility for Aid — Academic Progress	9
Dropping Classes and Complete Withdrawal	9
Financial Aid Programs	10-11
Work-Study/Student Employment	12
Michigan Merit Award	12
Impact of Other Outside Aid	12
Additional Funding and Payment Options	13
Other Information	13
• Special Circumstances	
• Study Abroad	
• Spring/Summer Aid	
• Reapply for Aid Each Year	
Loan Information	13
• Direct Loan	13
• Alternative Loans	14
• Parent Borrowing	14
• Direct Parent (PLUS) Loan Application	15
Calculating Your Expenses Worksheet	17
Student Employment Registration Form	20
Online Information	21
• GVSU Online	
• Scholarship Searches	
• Other Financial Aid Information	
• Important Federal PIN Information	
Related Financial Aid Information	22





Indicated below is your current **Financial Aid Award** for the award period indicated to the right. Note that some types of aid may be formatted with messages. Read these messages and ANY enclosed materials carefully. You must sign and return the white copy of this Award Letter.

SUSAN STUDENT
123 MAIN STREET
HOMETOWN MI 49000

RETURN ADDRESS
FINANCIAL AID OFFICE
GRAND VALLEY STATE UNIVERSITY
ALLEDALE, MI 49401
(616) 331-3234 (800) 748-0246
FAX NUMBER: (616) 331-2182

DATE
MARCH 1, 2003
AWARD PERIOD
Fall/Winter 2003-2004
STUDENT NUMBER
777-77-7777

CHECK ACCEPT/DECLINE FOR EACH AWARD:

ACCEPT	DECLINE
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

FED COLLEGE WORKSTUDY
FED DIRECT LOAN SUB
UNIVERSITY GRANT

TOTAL	FALL	WINTER
1,800.00		
2,625.00		
1,500.00		
5,925.00	900.00	800.00
	1,313.00	1,312.00
	750.00	750.00
	2,963.00	2,962.00

THIS FINANCIAL AID AWARD IS BASED ON A HOUSING STATUS OF YOUR NOT LIVING AT HOME WITH YOUR PARENTS AND YOUR ENROLLMENT STATUS:
FULL-TIME (12 OR MORE CREDITS) FALL
FULL-TIME (12 OR MORE CREDITS) WINTER

PLEASE INDICATE ANY CHANGES BELOW:
ENROLLMENT (SPECIFY SEMESTER & CREDITS) _____
AWARD CHANGE (SPECIFY SEMESTER) _____
HOUSING STATUS CHANGE: _____ WITH PARENTS _____ NOT WITH PARENTS
CWS - WORK-STUDY IS EARNED, NOT APPLIED ON YOUR ACCOUNT.
SUB - THE CREDIT TO YOUR STUDENT ACCOUNT IS THE LOAN AMOUNT MINUS A FEE DEDUCTED BY THE DIRECT LOAN SERVICER.

I warrant that the financial aid awarded to me be used as a credit toward payment of all tuition, fees, room, board, and all other charges that may be due or paid due on my student account.

Signature: _____ Date: _____

Check if you wish to accept or decline EACH type of award.

Type(s) of aid you have been offered. See pages 10 and 11 for details.

Indicate changes to your enrollment, award, or housing status here.

Student number/social security number

Housing status when you are in school

Enrollment status the award was based on

Student signature and date required here.

Your Award Letter from the GVSU Financial Aid Office

Enclosed is your 2003-2004 financial aid award letter; please review it carefully. A sample letter with brief explanations is on page 4. More detailed information and instructions are in this booklet. The following are instructions for completing the letter and requesting changes. Use **black or blue ink**.

1. Check whether you "Accept" or "Decline" beside each type of aid.

2. Indicate any of the following changes in the spaces provided on the award letter.

- **If you have a change in enrollment:** Review the enrollment status (credits) listed on the award letter. If the number of credits listed is not the same as what you plan to take, indicate the correct number of credits by semester. [Example: *Your award was based on full-time (12 or more credits) for both fall and winter semester, but you plan to attend full-time during the fall and part-time (six credits) during the winter. You would indicate the change on the 'enrollment' change line as follows: "full-time fall, six credits winter."*] Students must be registered for the number of credits their award is based on for financial aid to be disbursed.

- **If you wish to request a change in an award type or amount:** Be specific. Indicate the amount and the semester(s). [Example: *You want a reduction in the amount of your Direct Loan for the fall semester only. You would indicate on the 'award change' line the amount you wish to request for fall and the amount for winter.*]

- **If the housing status your award was based on has changed or is incorrect:** [Example: *Your award was based on your not living with your parents, but you will live at home and commute. You would check "with parents" on 'housing status change' line.*]

Note: If your award was based on your not living with your parents, you do not need to let us know whether you will be living in GVSU-owned housing or off-campus.

3. **AFTER YOU HAVE REVIEWED YOUR AWARD LETTER AND INDICATED CHANGES (IF ANY), SIGN, DATE, AND RETURN THE WHITE COPY.** Keep the pink copy for your records. You may FAX the award letter.

How Your Aid Will Be Disbursed

To Be Eligible for Disbursement:

The GVSU student account system records charges for the student each semester. These charges typically consist of tuition and GVSU housing. Before financial aid funds can be disbursed to your account, **the following must take place**.

1. You must sign and return the white copy of your award letter. It may be faxed.
2. If a Carl Perkins Loan is included on your award letter, the Long Term Loan Office will mail separately a promissory note and an information sheet to your permanent address. You must complete and return the note and information sheet to receive your Perkins Loan funds.

3. If you are a first time Direct Loan borrower, you will receive a mailing from our office with instructions for completing an electronic Master Promissory Note at <http://dlenote.ed.gov>. You must complete this requirement for your loan funds to disburse. You will need a Department of Education PIN to access this site. See important PIN Information on page 21.
4. If you are a first time Direct Loan borrower at GVSU, you must complete the loan entrance counseling requirement online at www.gvsu.edu/financialaid by choosing "Loan Information," clicking on "Direct Loan Entrance Counseling," and following the instructions.
5. You must be registered for at least the number of credit hours your award is based on.

[Example: If your award is based on your being a full-time undergraduate student (at least 12 credits) and you are only registered for 10 credits, your financial aid award will not disburse to your account until you are registered for 12 credits.] You may contact our office to request an award adjustment if your enrollment status changes.

6. If you have an estimated State Competitive Scholarship (i.e. STATE SCHOL. EST. 03-04), you must notify the State of Michigan that GVSU is your first college choice. You may notify them by e-mail at treasscholgrant@michigan.gov (include your name, social security number and birthdate.) Their toll-free number is 1-888-447-2687.

The Method of Disbursement

Before the Semester Begins

- If you are commuting from the home of your parents OR are living off campus, your financial aid will apply to your tuition charges. If you have any financial aid in excess of your charges, a balance check will be written to you. Checks are available beginning the first day of classes at the Student Assistance Center on the first floor of the Student Services Building (see ***Note**). A picture ID is required (student ID or driver's license).

- If you are living on campus, your financial aid will apply to your tuition charges. If you have any financial aid in excess of tuition it will next apply to your on-campus housing and meal plan charges. If you have any financial aid in excess of your total charges, a balance check will be written to you. Checks are available beginning the first day of classes at the Student Assistance Center on the first floor of the Student Services Building (see ***Note**). A picture ID is required (student ID or driver's license).

After the Semester Begins

If you receive a financial aid award or additional assistance after the semester starts, funds will disburse within 7 to 10 business days after you have turned in the required paperwork.

The funds will first apply to any charges you may have on your student account (i.e. housing, tuition loans, etc.). If you had charges to your account paid with a credit card or by contract with an outside agency (such as AMS – see page 13), the credit card and/or outside contract will be credited from your financial aid. If any financial aid remains after all charges have been paid and/or credits applied, a balance check will be written and can be picked up at the Student Assistance Center on the first floor of the Student Services Building (see ***Note**). A picture ID is required (student ID or driver's license).

***Note:** Balance checks may be mailed to students or delivered to the DeVos Center (Student Assistance Center) upon request. Call the Financial Aid Office at (616) 331-3234.

Important: Work-study awards are NOT disbursed to your student account. Work-study funds are earned by working for on-campus employers and receiving a paycheck every two weeks. For more information see page 12.

How We Determined Your Eligibility

$$\begin{aligned} &\text{COST OF ATTENDANCE} \\ &\text{– FAMILY CONTRIBUTION} \\ &= \text{YOUR FINANCIAL NEED} \end{aligned}$$

Cost of Attendance

The GVSU Financial Aid Office determines your cost of attendance for the academic year using the following factors:

- **Tuition and fees** based on an average of tuition charges for students with your enrollment status.
- **Housing** charges based on the typical cost of GVSU housing for undergraduate students and a standard living allowance for graduate students.
- **Books and supplies** based on an average cost of books.
- **Transportation** and miscellaneous allowance for travel and other expenses.

Family Contribution

The federal government uses the information from your Free Application for Federal Student Aid (FAFSA) to determine your expected family contribution (EFC). This is the figure the federal government expects you and your family to contribute toward your educational costs. Congress established the formula used to determine this figure. You will not necessarily have to pay GVSU the amount of your EFC; rather, we must subtract that amount from your cost of attendance before determining your financial need. See

Alternative Loans on page 14 and Parent Borrowing on page 14 if you need options for supplementing your financial aid award.

Financial Need

Your need for financial aid is determined by taking the cost of attending Grand Valley and subtracting from it your federally determined expected family contribution. The Financial Aid Office tries to provide this amount with Perkins and/or Subsidized Direct Loans, grants, scholarships, or work-study. Any need that remains after all awards have been subtracted may be met by non-need-based loan programs such as the Direct Unsubsidized Loan, the Direct Parent (PLUS) Loan, and/or alternative loans. See Alternative Loans on page 14 and Parent Borrowing on page 14 for supplemental loan options.

Aid Revisions

Sometimes an award must be changed after it has initially been offered. Some common reasons for changes are:

- You have declined awards that were offered.
- You are receiving other aid or scholarships of which we were not initially aware.
- Your FAFSA was completed with estimated or incorrect information that has been corrected and changes your expected family contribution.
- Your housing or enrollment status changed.

Whenever your award changes, you will receive an award notice that lists your “previous amount” and the new “current amount” of your award.

Determining Dependency Status

Dependency status is determined primarily by the student's age. **Students born January 1, 1980, and after are considered dependent for 2003-2004;** aid eligibility must be based on both student and parent income and asset information.

Students under 24 will be considered independent if one of the following applies:

- Are married.
- Are enrolled in a graduate program.
- Have legal dependents other than a spouse.
- Are or were an orphan or ward of the court.
- Are a veteran of the U.S. Armed Forces.

Students under 24 who do not meet one of the independent criteria above will be considered as self supporting by GVSU only in unusual circumstances. To discuss an individual situation and the grounds for filing a dependency appeal, contact the Financial Aid Office.

Tuition Costs at GVSU

Although financial aid budgets are based on average costs, the following are specific costs for tuition based on 2002-2003 figures:

Michigan Resident (per semester)

Lower Division Undergraduate

(0-54 credits completed)

\$2,528 for 12 to 16 credits (full-time)
 \$221 per credit hour for 1 to 11 credits and each credit hour over 16

Upper Division Undergraduate

(55+ credits completed)

\$2,620 for 12 to 16 credits (full-time)
 \$229 per credit hour for 1 to 11 credits and each credit hour over 16

Graduate

\$242 per credit hour for 500 and 600 level courses
 \$229 per credit hour for courses below 500 level

Non-Michigan Resident (per semester)

Lower Division Undergraduate

(0-54 credits completed)

\$5,468 for 12 to 16 credits (full-time)
 \$466 per credit hour for 1 to 11 credits and each credit hour over 16

Upper Division Undergraduate

(55+ credits completed)

\$5,652 for 12 to 16 credits (full-time)
 \$481 per credit hour for 1 to 11 credits and each credit hour over 16

Graduate

\$525 per credit hour for 500 and 600 level courses
 \$481 per credit hour for courses below 500 level

Housing Rates at GVSU

The following are estimated housing rates per semester for one person.

- **Traditional Living Centers** \$2,884
- **Suite Style Living Centers** \$3,020
- **Living Center Apartments** \$2,432
- **Living Center Apartments II** \$2,724
- **Ravine Apartments**
 2 bedroom \$1,196
 1 bedroom \$1,432
- **Laker Village Townhouses**
 4 person \$1,480
 5 person \$1,336
- **Grand Valley Apartments**
 4 person \$1,348
 2 person \$2,020
- **Secchia Hall**
 1 bedroom/1 occupant \$2,900
 2 bedroom/2 occupant \$2,260
 3 bedroom/3 occupant \$1,892
 4 bedroom/4 occupant \$1,928
- **Pew Housing**
 1 bedroom/1 occupant \$2,480
 2 bedroom/2 occupant \$2,160

Traditional and Suite Style Living Centers rates include a meal plan. Living Center Apartments rates include a required minimum meal plan of \$300 per semester. A separate meal plan may be purchased for the other housing options.

All prices are subject to change by the GVSU Board of Trustees for the next academic year.

See page 17 for a “How To Calculate Your Yearly Expenses” worksheet.

Terms and Conditions of Your Award

In accepting your financial aid award offer, you are stating that you have met and will meet all the following conditions of acceptance set by federal regulations and GVSU policies:

1. The information submitted on your aid application is correct and complete.
2. You will notify Grand Valley’s Financial Aid Office (FAO) if you receive assistance not originally on your award letter (i.e. an outside scholarship). A reduction of other aid may be necessary even if funds have already been disbursed.
3. You will use the financial aid awarded to you only for payment of tuition, books, housing costs, transportation, and other related educational expenses.
4. You agree that financial aid awarded to you may be used as a credit toward payment of all tuition, fees, room, board, and all other charges that may be due or past due on your student account.
5. You will maintain sufficient academic progress toward your degree according to the policy of the GVSU Financial Aid Office. See page 9.
6. You will maintain the minimum credit hour requirements for your financial aid award. Your award letter indicates by semester the minimum number of credit hours you must enroll for to receive your financial aid. If you drop below the required number of credit hours upon which your award was based or withdraw completely from your courses, you may be expected to repay all or part of your award. (See “Dropping Classes

and Complete Withdrawal” on page 9.) If you wish to have the minimum credit hour requirements for your award adjusted, you may either indicate the number of credits you wish to take each semester on your award letter or contact the Financial Aid Office (See “Your Award Letter” on page 5).

7. You will notify the Financial Aid Office if you do not plan to enroll in a semester for which you have been awarded aid.
8. You are not in default on educational loans and do not owe a refund for any federal funds received at GVSU or elsewhere.
9. You must meet all the requirements regarding registering for selective service, citizenship status, and drug conviction status.
10. You will respond promptly to any requests for additional information. Failure to do so may result in your being billed for a portion or all of the aid disbursed to you or will delay additional disbursements.
11. You will immediately notify the GVSU Registrar’s Office if you withdraw from the university. You may be billed for part or all of your financial aid. The bill will depend on the date of your withdrawal and the percentage and amount of institutional refund to be received. (See “Dropping Classes and Complete Withdrawal” page 9.)
12. You agree to repay to GVSU any financial aid funds disbursed to you in error. If a mistake was made, whether by you, GVSU, or another agency, federal regulations require that the mistake be corrected and funds be billed back as necessary.

Scholarship Renewal

If your award letter includes any of the following scholarships, please review the criteria for future renewal. If none of these scholarships

appear on your letter, you did not meet the eligibility criteria. The GVSU Financial Aid Office *automatically* determines renewal of these scholarships during the summer preceding the upcoming academic year. (If you are only receiving one of these scholarships, you are not required to file for determination of scholarship renewal.)

Students who lose eligibility for a scholarship may petition the Financial Aid Office for reinstatement the following academic year provided they have again met the minimum GPA/credit requirements. Exceptions may be made by the Director of Financial Aid.

Awards for Excellence:

Renewable (3 years for freshmen, 1 year for transfers); 3.25 cumulative GPA, enroll full-time (12 or more credits) and meet the following credit completion requirements:

- after 1st year (2 semesters) - 25 GVSU credits
- after 2nd year (4 semesters) - 55 GVSU credits
- after 3rd year (6 semesters) - 85 GVSU credits

Award for Outstanding Achievement:

Renewable for three years for students who attend full time, maintain a 3.0 GPA and meet the academic progress requirements (see page 9).

Bert Price Diversity Scholarships:

Renewable (3 years for freshmen, 1 year for transfers); 2.85 cumulative GPA, enroll full-time (12 or more credits), and meet the academic progress requirements (see page 9).

Community College Distinguished Graduate Scholarships:

Renewable for one year for transfer students; 3.5 cumulative GPA, enroll full-time (12 or more credits) and have 25 GVSU credits after their first year (2 semesters).

Phi Theta Kappa Scholarship:

Renewable for one year, 3.5 cumulative GPA, enroll full-time (12 or more credits), and meet the academic progress credit requirements (see page 9).

Presidential/Faculty/Owen Bieber/Dan Kemp/Tom Seykora/Richard DeVos/Helen DeVos/Donna Brooks Scholarships:

Renewable (3 years for freshmen, 1 year for transfers); 3.5 cumulative GPA, enroll full-time (12 or more credits) and meet the following credit completion requirements:

- after 1st year (2 semesters) - 25 GVSU credits
- after 2nd year (4 semesters) - 55 GVSU credits
- after 3rd year (6 semesters) - 85 GVSU credits

UAW Scholarships:

Renewable (3 years for freshmen, 1 year for transfers); 3.0 cumulative GPA, enroll full-time (12 or more credits) and meet the following credit completion requirements:

- after 1st year (2 semesters) - 25 GVSU credits
- after 2nd year (4 semesters) - 55 GVSU credits
- after 3rd year (6 semesters) - 85 GVSU credits

Upper Class Honor Scholarship:

Renewable for one year, 3.25 cumulative GPA, enroll full-time (12 or more credits), and meet the academic progress credit requirements (see page 9).



Maintain Eligibility for Aid – Academic Progress

Federal regulations governing federal funds require institutions to monitor the academic progress of financial aid recipients. Grand Valley State University’s policy is to provide financial aid to students capable of remaining in good academic standing and making adequate progress toward a degree. Adequate progress required to remain eligible for aid is defined in the following table and *applies to credits earned at Grand Valley. There will be a pro-rated adjustment in the academic progress criteria for part-time students.*

GV credits needed to remain eligible for aid Progress			Normal Progress	
Semesters on aid	undergraduate	graduate	undergraduate	graduate
1	10	5	15	9
2	20	10	30	18
3	30	15	45	27
4	40	20	60	36
5	50	25	75	45
6	60	30	90	54
7	70	35	105	
8	80	40	120	
9	90		135	
10	100		150	
11	110		165	
12	120		180	

Undergraduate students may receive financial aid for a *maximum* of twelve (12) semesters, graduate students for eight (8) semesters.

In addition, the Academic Progress standards require a minimum 2.0 GPA after four semesters of attendance at Grand Valley.

Students are responsible for knowing and understanding the academic progress policy. Eligibility for aid is based on the above criteria and will be determined when you apply for aid. If you do not meet the criteria, you will be ineligible for financial aid until you earn sufficient credit hours and/or raise your grade point average to again meet the criteria. Students may appeal if there are special circumstances that warrant continuation of financial aid.

NOTE: Refer to the GVSU catalog for “General Academic Policies and Regulations.” These are separate from and different than the financial aid academic progress requirements discussed above.

Dropping Classes and Complete Withdrawal

Grand Valley has an institutional refund policy for tuition, fees and room and board. The policy may be found in the university catalog and is separate from and different than the financial aid policy. In addition, the Financial Aid Office (FAO) policy and the federal statute governing federal student aid funds require that a student who completely withdraws before

60% of the semester is completed will be required to repay some or all of their federal financial aid. Visit our Web site at www.gvsu.edu/financialaid/ for the full Financial Aid Withdrawal and Refund policy.

In summary:


1. If you completely withdraw from GVSU after you have already received your financial aid and you are eligible for a tuition refund, the refund will go back into the financial aid account from which you were originally awarded. You will not receive the refund.
 - If you withdraw during the drop/add period (100% refund), your financial aid will be cancelled. You will be billed for any funds not paid back to the financial aid account by the refund (i.e. balance checks received and not returned and/or housing charges not refunded).
 - If you withdraw before 60% of the semester is completed, you will be required to repay a portion of your federal student aid based on a federal formula. (See the Financial Aid section of the GVSU catalog or the Financial Aid Web site.)
2. If you drop credits during the drop/add period (100% refund) but are still enrolled, your eligibility for aid will be recalculated based on the new number of credits. You will be billed for any funds you received but were not eligible for based on your new credit load.
3. If you drop credits during the 75% refund period but are still enrolled, the Financial Aid Office will determine if you will receive the tuition refund or if your financial aid will be reduced. This determination is based on specific requirements of federal, state, and institutional programs. Dropping credits may also place you in jeopardy of not meeting the Financial Aid Academic Progress standards.

FEDERAL AND STATE FINANCIAL AID PROGRAMS 2003-2004

PROGRAM	DESCRIPTION	ELIGIBILITY
Federal Pell Grant (FED PELL GRANT)	<ul style="list-style-type: none"> • Need-based, awarded to exceptionally needy students • Federally funded • Gift aid 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate (first bachelor's degree) • Prorated amount for part-time enrollment
Federal Supplemental Educational Opportunity Grant (FED SUPP ED GRANT)	<ul style="list-style-type: none"> • Need-based, awarded to exceptionally needy students • Federally funded • Gift aid 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate (first bachelor's degree) • Generally for full-time enrollment
Michigan Competitive Scholarship (STATE SCHOLARSHIP 02-03)	<ul style="list-style-type: none"> • Need-based • Funded by State of Michigan • \$1,300 annual maximum • Maximum 10 semesters of eligibility 	<ul style="list-style-type: none"> • Undergraduate (first bachelor's degree) • Prorated amount for part-time enrollment • Not eligible if enrolled less than half time • Qualifying score on the ACT taken in high school • Cumulative 2.0 GPA
Federal College Work-Study (FED COLLEGE WORK/STUDY)	<ul style="list-style-type: none"> • Need-based • Federally funded • Jobs available on campus 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate or graduate • Enroll full time during academic year or at least one credit spring/summer semester
Federal Perkins Loan (FED CARL PERKINS) Note: This is a loan and must be repaid.	<ul style="list-style-type: none"> • Need-based • Federally funded • 5% fixed interest • Repayment and interest deferred while enrolled at least half time • Nine-month grace period before repayment begins 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate (first bachelor's degree) • Full-time enrollment • Completed promissory note and information sheet required
William D. Ford Federal Direct Subsidized Loan (FED DIRECT LOAN SUB) Note: This is a loan and must be repaid.	<ul style="list-style-type: none"> • Need-based • Federally funded • Variable interest rate, adjusted annually, capped at 8.25% • Repayment and interest deferred while enrolled at least half time • Six-month grace period before repayment begins • A processing fee is subtracted from each loan disbursement 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate (first and second bachelor's degree) and graduate • Must be enrolled at least half time • Completed promissory note required to receive first loan • Entrance counseling required to receive first loan at GVSU, see page 13 • For loan limits, see page 13

Check out on-campus jobs that do NOT require work-study eligibility, page 12.

FEDERAL AND STATE FINANCIAL AID PROGRAMS 2003-2004

PROGRAM	DESCRIPTION	ELIGIBILITY		
<p>William D. Ford Federal Direct Unsubsidized Loan (FED DIRECT LOAN UNSUB)</p> <p>Note: This is a loan and must be repaid.</p>	<ul style="list-style-type: none"> • Non-need-based • Federally funded • Variable interest rate, adjusted annually, 8.25% cap • Interest starts accruing upon disbursement • Repayment of principal deferred while enrolled at least half time • Payment of interest may be deferred • Six-month grace period before repayment begins • A processing fee is subtracted from each loan disbursement • For loan limits, see page 13 	<ul style="list-style-type: none"> • Degree-seeking • Undergraduate (first and second bachelor's degree) and graduate • Must be enrolled at least half time • Completed promissory note required to receive first loan at GVSU • Entrance counseling required to receive first loan at GVSU, see page 13 		
<p>Federal Direct Parent Loan for Undergraduate Students (PLUS)</p> <p>Note: A separate application is required. See page 15 for an application.</p> <p>Note: This is a loan and must be repaid.</p>	<ul style="list-style-type: none"> • Non-need-based • Federally funded • Parent/stepparent borrows for dependent undergraduate student • Variable interest rate, adjusted annually, 9% cap • Interest starts accruing upon disbursement • Repayment of principal and interest begins 60 days after loan is fully disbursed • Processing fee is subtracted from each disbursement • FAFSA not required 	<ul style="list-style-type: none"> • Degree-seeking • Dependent student enrolled at least half time • Parent must meet credit worthiness standards • Parent must not be in default on a federal education loan or owe a refund on a federal student grant • Parent and student must be U.S. citizens or eligible non-citizens • Completed promissory note required 		
				
Enrollment Status	Full time	3/4 time	1/2 time	Less than 1/2 time
Undergraduate	12+ cr.	9-11 cr.	6-8 cr.	1-5 cr.
Graduate	9+ cr.	7-8 cr.	5-6 cr.	1-4 cr.

Work-Study/Student Employment

College Work-Study

Work-study is a need-based federal aid program that provides eligible students with the opportunity to **work on campus**. The GVSU Student Employment Office maintains an online job board students may access to research and apply for available campus positions.

The number of hours you may work each week is determined by the amount of your work-study award and your hourly wage. Most jobs require a student to work 10 to 15 hours per week. You are limited in your average hours per week so your Work-Study funds will last throughout the academic year.

For example, an \$1,800 Work-Study award, based on a pay rate of \$5.65 per hour, will allow you to work an average of 10 hours per week. You may work more than 10 hours in any one week, provided you work less than 10 hours in some other week to maintain a weekly average of 10 hours.

Regular Employment

GVSU has a number of **on-campus jobs that do NOT require work-study eligibility**. These jobs are also listed on the online job board. Students may work up to 25 hours per week, but typically work 10 to 12 hours weekly.

Employment opportunities at **businesses and non-profit agencies** in the Kent-Ottawa County area are maintained on the online job board as well.

Working on Campus

Before You Start Work

Before you can start to work, you must fill out tax withholding and "I-9" forms with your supervisor.

Student Paychecks

Paychecks are based on the number of hours you work every two-weeks. Your supervisor will provide you with a time-card to complete and will submit it to the Payroll Office at the end of each two week pay period. To be paid, the time-card must be completed accurately and completely, be signed by your supervisor, and be turned in on time. Students receive paychecks every other Tuesday. Paychecks may be deposited electronically in the student's bank account OR will be delivered to the building where the student works. Students are expected to use their earnings for educational expenses, i.e. housing, books, food, and transportation.

Finding a Job

On-line job board: www.gvsu.edu/studentemploy

- The first time you log in, you will be prompted to create your Personal File or Personal Data Sheet (PDS).
- Once you have completed your Personal File click "Save & Exit." It is important to enter as much data as possible.
- Search Jobs: Like all search engines the fewer restrictions you enter, the more jobs will be displayed. Call the employer to schedule an interview.

If you have difficulty setting up interviews with on-campus employers, OR do NOT have Internet access, complete the Employment Registration Form on page 20 and return it to the Student Employment Office. You may also call or visit the office if you need assistance.

If you are a returning student who has been employed at GVSU in the past and wish to return to your previous job, you should contact your employer.

GVSU Student Employment Office

101 Student Services Building

Phone: (616) 331-3238

Fax: (616) 331-3180

Michigan Merit Award

Students who qualify for the Michigan Merit Award (based on MEAP test scores) are eligible for a one-time scholarship of \$2,500 awarded \$1,250 per year, over two consecutive years. If you will be an entering freshman at GVSU in the Fall of 2003 and a Michigan Merit Award is included on your award letter, **we may have assumed that you have qualified for this scholarship.**

You must notify the Michigan Merit Program of the following information:

- **WHERE** you want to use these funds (i.e. GVSU)
- **WHEN** you want to use these funds
- **The MONTH and YEAR** of your high school graduation

You do this either by completing the certification form on the back of your Michigan Merit Award Program (MMAP) Notification Letter or by completing an online certification at www.MeritAward.State.mi.us. The Notification Letters are generally sent to eligible students in late winter/early spring of their senior year in high school. See page 22 for MMAP phone and e-mail information.

Failure to complete this process with the Michigan Merit Award Program will result in the eventual cancellation of your Michigan Merit Award. If we determine that you are ineligible for the scholarship after these funds have been disbursed to your student account, you will be billed. **If you did not qualify for**

this scholarship, please indicate that on your award letter on the "award change" line. (See pages 4 and 5)

Note: If we receive notification of your eligibility for a Michigan Merit Award AFTER your GVSU award letter has been sent, we must recalculate your eligibility for other grants and scholarships. The resulting award will be the amount your initial award would have been had we known of your Michigan Merit eligibility and may result in a reduction of other aid. See #2 under Terms and Conditions on page 7.

Impact of Other Outside Aid

Federal regulations require the Financial Aid Office to adjust need-based financial aid when students receive funding from other sources. Examples of these additional sources of assistance are Michigan Education Trust, Public Act 245, and scholarships from private organizations. If you receive any of these additional types of funds after your initial award, we must recalculate your eligibility for other grants and scholarships. The resulting award will be the amount your initial award would have been had we known of these funds and may result in a reduction of other aid or a repayment of aid already disbursed. See #2 under Terms and Conditions on page 7.

Additional Funding and Payment Options

Academic Management Service

GVSU, in cooperation with Academic Management Service (AMS), offers a plan that enables you to pay tuition and housing balances not covered by financial aid in monthly installments without interest charges. This plan is available on an annual basis (rather than by semester) and is renewable each year. There is a \$50 annual fee for this service. Apply online at www.tuitionpay.com or call 800-635-0120 for more information.

GVSU Installment Payments

The balance of tuition and of housing not covered by financial aid may also be paid on an installment payment basis with GVSU. Forms and payment dates will be sent with the student's billing statement each semester.

Michigan Education Trust

The Accounting Business Office administers the Michigan Education Trust (MET) funds at GVSU. Students or parents with questions about this program at GVSU may call (616) 331-2205. To contact the State of Michigan MET office, call (800) 638-4543.

Other Information

Special Circumstances

Students may request special consideration based on either specific changes that have occurred in the family circumstances since filing the FAFSA or because unusual circumstances are not reported on the FAFSA. These circumstances include:

- Unusual medical and dental expenses.
- Elementary and secondary education expenses at private schools.
- Marriage of student.
- Income reduction for any of the following reasons:
 - *Unemployment of student/spouse or parent.*
 - *Divorce/separation of student/spouse or parents.*
 - *Death of spouse or parent.*
 - *Permanent disability of student/spouse or parent.*
 - *One-time income distribution.*

Students with unusual circumstances should contact the Financial Aid Office.

Study Abroad

GVSU offers a number of study abroad opportunities for students for both the summer and the academic year. Interested students should contact the Padnos International Center located at 104 Student Services Building for specific information. Some study abroad grants and scholarships are available.

Students may have additional eligibility for aid, typically in student loans, based on the increased costs of studying abroad. Contact the Financial Aid Office if you have questions.

Spring/Summer Aid

The 2003-2004 FAFSA is also an application for spring/summer 2003 financial aid. A supplemental GVSU application is also required. If you wish to apply for aid for the spring/summer session and did not indicate so on your FAFSA, contact the Financial Aid Office for a Spring/Summer Aid Application.

Funds for the 2003 spring/summer session are limited to Direct Loans. Students must be enrolled at least half-time (6 or more credits) to receive a loan.

Reapply for Aid Each Year

You **must** reapply for financial aid each academic year by filing a renewal FAFSA or a regular FAFSA. You should have received a PIN from the Department of Education if you filed a 2003-2004 FAFSA. **This PIN is very important** and allows you to make corrections to this year's application as well as file a renewal FAFSA for next year. See page 21 for additional PIN information.

Loan Information

Direct Loan

Entrance Counseling

Students receiving their first Direct Loan at GVSU must complete Direct Loan Entrance Counseling before the loan will disburse. Counseling should be completed online at www.gvsu.edu/financialaid by choosing "Loan Information," clicking on "Direct Loan Entrance Counseling," and following the instructions.

Borrowing Limits

The amount students can borrow each year for Direct Subsidized and Direct Unsubsidized Loans depends on whether they are dependent students or independent students. Dependent students are those students who are required to provide parent information on the FAFSA. The amount a student

can borrow is also limited by the student's school costs, the student's grade level, other financial aid the student may receive, and (in the case of Direct Subsidized Loans), the student's Expected Family Contribution.

Dependent undergraduate students

- \$2,625 per year for freshmen (0-24 credits completed).
- \$3,500 per year for sophomores (25-54 credits completed).
- \$5,500 per year for juniors and seniors and any remaining years of undergraduate study (55 or more credits completed).
- The maximum combined total of subsidized and unsubsidized Direct Loans a dependent undergraduate student may borrow is \$23,000.

Independent Undergraduate Students

- \$6,625 per year for freshmen with a maximum of \$2,625 subsidized (0-24 credits completed).
- \$7,500 per year for sophomores with a maximum of \$3,500 subsidized (25-54 credits completed).
- \$10,500 per year for juniors and seniors and any remaining years of undergraduate study with a maximum of \$5,500 subsidized (55 or more credits completed).
- The maximum Direct Loan an independent undergraduate student may borrow is \$46,000 (only \$23,000 of this amount may be in subsidized loans).

Graduate Students

- \$18,500 per year for graduate students with a maximum of \$8,500 subsidized.
- The maximum Direct Loan a graduate student may borrow is \$138,500 (only \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes direct loans received for undergraduate study.

Loan Consolidation

Federal loans can be combined with a Federal Direct Consolidation Loan. For more information, contact the loan servicer at www.loanconsolidation.ed.gov or at (800) 557-7392.

Deferment/Forbearance

In some circumstances you can postpone payment on Direct Loans. Contact the loan servicer at www.dl.ed.gov or at (800) 848-0979 to request information about deferment or forbearance. You will be asked to provide documentation to the loan servicer as to why you qualify.

Alternative Loans

General Information

Alternative loans are non-federal loans used to supplement financial aid for credit worthy students and their families.

Loan Limits: A student may borrow up to the cost of education minus other financial aid already awarded.

Interest rates: Both fixed and variable rates are available on alternative loans. Interest rates may vary depending on the student's decision to pay on the loan while in school versus deferring repayment until after graduation.

Application Process:

- File the FAFSA to first determine eligibility for other types of financial aid.
- Contact the GVSU Financial Aid Office (FAO) for an alternative loan application packet, request one directly from the lender, or apply online (see listing on this page).
- Follow the instructions in the loan packet. Students may need a credit worthy cosigner (such as a parent or stepparent).
- Submit the completed loan application to the GVSU FAO. The application will be processed and forwarded to the alternative loan servicer.
- Some alternative loans could take up to two months for the funds to be disbursed. Students should apply in sufficient time prior to the beginning of their enrollment period.

Disbursement: Loan checks must be endorsed by the student if copayable and sent to GVSU to be disbursed through the regular aid disbursement process. A processing fee may be subtracted from each loan disbursement by the lender.

MI-Loans for Students

The State of Michigan provides a loan program for students attending Michigan degree-granting institutions. **MI-Loans are also available for parents to borrow for their students (see Parent Borrowing).** A credit check is required. Both fixed and variable interest rates are available. A 4% processing fee is deducted from the gross amount of the loan at the time the check is written. **Students (and parents) may request forbearance of principal or principal and interest payments for a period of up to five years.** Applications may be obtained from the MI-Loan program (see below) or the GVSU Financial

Aid Office. Allow at least 30 days for processing. See "Disbursement" above.

Lenders that Offer Alternative Loans:

(Contact the lender for applications.)

MI-LOAN (888) 643-7521
www.mi-studentaid.org/miloan/index.htm

CITIBANK CITIASSIST LOAN
(800) 745-5473
www.studentloan.com

KEY ALTERNATIVE LOAN
(800) 539-5363
www.key.com/educate

SALLIE MAE SIGNATURE LOAN
(800) 695-3317
www.salliemae.com

WELLS FARGO COLLEGIATE LOAN
(800) 658-3567
www.wellsfargo.com

NOTE: Alternative loans *cannot* be consolidated with federal loans (i.e. Direct, Stafford, PLUS, and/or Perkins).

Parent Borrowing

Parent (PLUS) Loan

The Parent Loan for Undergraduate Students (PLUS) is an option for parents/stepparents of dependent students.

Eligibility:

Parents of dependent students may borrow under the PLUS loan program. Either parent can apply for the loan. The applicant must pass a credit check by the loan servicer.

Steps in PLUS processing:

1. Parent completes the Loan Application Form on page 15 and returns it to the GVSU Financial Aid Office (FAO). The FAO mails parent a PLUS promissory note based on the information submitted on the loan application. These are mailed to the student's permanent address on file with GVSU.
2. Parent returns the completed promissory note to GVSU FAO. This may not be faxed.
3. GVSU sends parent information to the loan servicer for the credit check. The credit check usually takes two to three weeks from the time GVSU receives your completed promissory note.

4. Once the loan is approved, the amount of the loan (minus a 4% loan fee) is credited to the student's account. Note: If the loan period is for two semesters, half the loan is applied to the fall semester and half to the winter semester.

Amounts and interest rates:

The maximum amount that can be borrowed per academic year is the student's cost of attendance minus any other financial aid the student is receiving. The interest rate varies annually but can never be higher than 9%. The PLUS promissory note will indicate the interest rate and loan fees. Interest begins to accumulate on the date of the first loan disbursement.

If the PLUS application is denied:

- The loan may still be approved with an endorser. The loan servicer will request appropriate information.
- The student may be eligible for unsubsidized loan funds. Contact the FAO for information.
- The student and/or parent may pursue an alternative loan.

PLUS repayment information:

- First payment is due within 60 days after the loan is fully disbursed.
- The Standard Repayment Plan requires fixed monthly payments of at least \$50 over a period of up to 10 years.
- Other payment plans are available. Contact the Direct Loan Servicing Center at (800) 848-0979.

Parent MI-Loan

Parents of students attending Michigan degree-granting institutions are eligible to apply for the State of Michigan MI-Loan. A credit check by the loan servicer is required; both fixed and variable interest rates are available. A 4% processing fee is deducted from the gross amount of the loan at the time the check is written. **Parents may request forbearance of principal or principal and interest payments for a period of up to five years.** Applications may be obtained from the MI-Loan program or the GVSU Financial Aid Office. Allow at least 30 days for processing. See "The Method of Disbursement" on page 6.

Parent Loan for Undergraduate Students (PLUS)

General Information

Eligibility

Parents of dependent students may borrow under the federal PLUS loan program. Either parent or a stepparent can apply for the loan. The applicant must pass a credit check by the loan servicer.

Loan maximum

The maximum that may be borrowed for an award period is the student's cost of attendance minus other financial aid.

Application

To apply, complete the application on the reverse side of this page and return it to the Financial Aid Office. It may be faxed.

What happens next?

- A PLUS promissory note will be prepared and mailed to the student's permanent address on file with GVSU. Read the terms carefully and then complete, sign and return one copy of the promissory note to our office.

- We will then send your information to the loan servicer for the credit check.
- When the loan is approved, the amount of the loan (minus a 4% loan fee) will be credited to the student's account.
- If current semester charges are paid, a balance check will be written to the student. See page 5 for disbursement procedures.

Note: If the loan period is for two semesters, half the loan is applied to the fall semester and half to the winter semester.

What if the PLUS is denied?

- The loan may still be approved with an endorser. The loan servicer will request appropriate information.
- The student may be eligible for unsubsidized loan funds. Contact the Financial Aid Office for information.
- Student and/or parent may pursue an alternative loan.

PLUS interest rate

The interest rate varies annually but can never be higher than 9%. The PLUS promissory note will indicate the interest rate and loan fees. Interest begins to accumulate on the date of the first loan disbursement.

PLUS repayment

Your first payment will be due within 60 days after the loan is fully disbursed.

Instructions

Requested loan amount per semester: Indicate the amount of PLUS loan per semester you wish to borrow.

Parent name: This should be for the parent that is borrowing the loan. In the case of separation or divorce, this does not have to be the same parent who filed the FAFSA.

Parent address: List this information for the parent borrower. This information will be printed on the promissory note and reflects where correspondence from the loan servicer will be directed regarding this loan.

Parent phone, Social Security number, driver's license number and state, date of birth, and citizenship: Information provided in these sections should be for the parent borrower.

Default/Refund Status: Indicate if you (the parent) are in default on a federal education loan or owe a refund on a federal grant. (NOTE: "Refund" here does not refer to standard repayment on a previously borrowed educational loan.) If you answer "yes" to this question, you are ineligible to borrow this loan.

Parent signature and date: The loan application must be signed and dated by the parent borrower.

Returning the loan application: Mail or FAX one copy to the following address:

**Financial Aid Office
Grand Valley State University
100 Student Services Building
Allendale, MI 49401
FAX: 616-331-3180**



Calculating Your Yearly Expenses at GVSU

ESTIMATED COSTS FOR 2003-2004

Tuition & Fees (choose one)

Mich. Resident (Fresh/Soph)	\$ 5,360
Mich. Resident (Junior/Senior)	\$ 5,556
Non-Resident (Fresh/Soph)	\$11,592
Non-Resident (Junior/Senior)	\$11,984

\$ _____

On-Campus Housing (choose one)

Traditional Living Center*	\$5,768
Suite Style Living Center*	\$6,040
Living Center Apartments**	\$4,864
Living Center Apartments II**	\$5,448
Ravine Apartments***	\$2,392
Laker Village Townhouses***	\$2,960
Grand Valley Apartments***	\$4,040
Secchia Hall***	\$4,520
Pew Housing***	\$4,320
Other (See page 7 for other options.)	\$ _____

\$ _____

Total of Tuition and On-Campus Housing

= \$ _____

*Meal plan included

**Minimum meal plan of \$300 per semester included.

***No meal plan included.

FINANCIAL AID

Scholarships	\$ _____
Grants	\$ _____
Direct Loan minus 1.5% fee	\$ _____
Perkins Loan	\$ _____

Minus Total of Grants/Scholarships/Loans

- \$ _____

TOTAL AMOUNT DUE FOR THE YEAR

= \$ _____

Total amount due ÷ 2 = Total amount due each semester \$ _____

Note: If financial aid exceeds the cost of GVSU charges, a balance check will be available in the Student Services Building on the first day of classes each semester. Balance checks may be mailed upon request. Call the Financial Aid Office at (616) 331-3234 to request.

BOOKS: Textbooks cost about \$400 per semester. Books are generally available for purchase in the GVSU Bookstore in the Kirkhof and DeVos Centers a month prior to the start of the semester.

Actual tuition for 2003-2004 will be set during the summer of 2003 and will be available at www.gvsu.edu/financialaid (the GVSU Financial Aid Web Site.)

See reverse side for payment options.

Calculating Your Expenses Cont'd

PAYMENT OPTIONS FOR ACCOUNT BALANCES:

1) Arrangements may be made with **Academic Management Service (AMS)** to arrange 10 monthly installments by calling 800-635-0120 or by applying on their Web site at www.tuitionpay.com. There is a \$50 annual fee for this service.

2) GVSU Installment dates:	Fall 2003:	8/15	9/19	10/17	11/7
	Winter 2004:	12/12	1/23	2/20	3/19

A \$30 fee is due with the first installment payment each semester. If student owes a balance of tuition and all of housing, there is a \$30 fee for each. (*Total potential fees for two semesters = \$120*) **Note:** Financial aid pays tuition and fees first and then pays housing.

Bills are typically sent for fall semester after July 20; for winter semester, after November 20. Due dates and an application for tuition installment payments are included with each bill. There is no application required for payment of housing charges in installments.

PAYMENT OF AT LEAST THE FIRST INSTALLMENT MUST BE MADE BY THE FIRST INSTALLMENT DATE EACH SEMESTER OR CLASSES FOR THE SEMESTER WILL BE CANCELLED.

WORK-STUDY: Students can use the on-line job board (www.gvsu.edu/studentemploy) to find employment. Once working, students are paid every two weeks for hours worked and may earn up to the amount of their awards. A student with a typical award of \$1800 would work 10-12 hours per week. Students may make payments on their remaining housing balances from their work-study checks. Go to www.gvsu.edu/financialaid and choose "Student Employment" for more information.

If you have questions, contact the Financial Aid Office at (800) 748-0246 or the Student Accounts Office at (800) 789-1923.

GVSU Student Employment

DO YOU NEED TO WORK?

If so, then please read this CAREFULLY.

You should register on-line as soon as possible if you will need to work while attending Grand Valley State University.

You are able to access our Web-based job board via the Internet 24 hours a day.

www.gvsu.edu/studentemploy

After completing your information on-line, you may begin to search for jobs and call employers for an interview.

- If you have **NOT** been able to set up interviews with on-campus employers, and you want to work, return this completed form to the Student Employment Office.
- If you do **NOT** have access to a computer with Internet capability, complete the information on the reverse side and return this form to the Student Employment Office.

IF YOU ARE A STUDENT RETURNING TO A JOB AT GVSU, DO NOT RETURN THIS FORM.

What is college work-study?

Work-study is a federal financial aid program that provides you with the opportunity to work on-campus. Students contact departments to interview for available positions. Once hired, the number of hours you can work each week is determined by the amount of your work-study award and your hourly wage. Most jobs only require a student to work between 10 to 15 hours per week. Students turn in time cards with hours worked and receive paychecks every two weeks. Students are expected to use their earnings for educational expenses, i.e. housing, books, food, transportation.

Please Note: Funds awarded under the work-study program are actually earned throughout the semester. They are not available to students in one lump sum at the beginning of the semester. They will not apply directly on your student account. Work-study is **NOT** a loan. Also, work-study positions should not be interpreted as “study while you work.”

GVSU Student Employment Office
101 Student Services Building, One Campus Drive, Allendale, MI 49401, (616) 331-3238
Email: student@gvsu.edu Web: www.gvsu.edu/financialaid

GVSU Student Employment Registration Form

- A. DO NOT COMPLETE THIS FORM IF YOU HAVE BEEN ABLE TO SET UP AN INTERVIEW FOR A JOB WITH AN ON-CAMPUS EMPLOYER.
- B. DO NOT COMPLETE THIS FORM IF YOU ARE RETURNING TO AN ON-CAMPUS JOB.
- C. PLEASE RETURN THIS FORM IF YOU HAVE NOT BEEN SUCCESSFUL IN SETTING UP AN INTERVIEW WITH AN ON-CAMPUS EMPLOYER.
- D. PLEASE RETURN THIS FORM IF YOU DO NOT HAVE ACCESS TO A COMPUTER WITH INTERNET CAPABILITY.
- E. USE BLACK OR BLUE INK.

Please Print:

Birth date: ___/___/___

Student Number: _____ Name: _____
(Last) (First)

Campus Address: (If known) _____

Permanent Home Address: _____
(street address) (city - state)

Telephone: Home (_____) _____ Campus Phone: (If known) _____

Email: _____

Check Job Preferences:

- | | | | |
|---------------------------------------|---------------------------------------|---|---|
| <input type="checkbox"/> Food Service | <input type="checkbox"/> Manual Labor | <input type="checkbox"/> Office | <input type="checkbox"/> Computer Lab |
| <input type="checkbox"/> Cashier | <input type="checkbox"/> Custodial | <input type="checkbox"/> Game Concessions | <input type="checkbox"/> Parking-Security Ticket-Writer |
| <input type="checkbox"/> Grounds | <input type="checkbox"/> Library | <input type="checkbox"/> Switchboard | <input type="checkbox"/> Sport/Recreation Arena |

Check the areas below that you have experience in or knowledge of:

OFFICE SKILLS:

- | | | | |
|--|--------------------------------------|--------------------------------------|---|
| <input type="checkbox"/> 10 key calculator | <input type="checkbox"/> Switchboard | <input type="checkbox"/> Fax Machine | <input type="checkbox"/> Typing/keyboard |
| <input type="checkbox"/> Copy Machine | <input type="checkbox"/> Telephone | <input type="checkbox"/> Filing | <input type="checkbox"/> 2+ years office experience |

COMPUTER/ACCOUNTING SKILLS:

- | | | |
|---|--|--|
| <input type="checkbox"/> Accounting | <input type="checkbox"/> Programming | <input type="checkbox"/> 2+ years software user experience |
| <input type="checkbox"/> Spreadsheet | <input type="checkbox"/> Database | <input type="checkbox"/> 2+ years programming experience |
| <input type="checkbox"/> Other Software | <input type="checkbox"/> Word Processing | <input type="checkbox"/> 2+ years accounting experience |

MANUAL LABOR/FOOD SERVICE:

- | | | | |
|--|-------------------------------------|---|--|
| <input type="checkbox"/> Ability to lift 70 lbs. | <input type="checkbox"/> Bartender | <input type="checkbox"/> Carpentry | <input type="checkbox"/> Ability to stand for 8-hour shift |
| <input type="checkbox"/> Chef | <input type="checkbox"/> Cook | <input type="checkbox"/> Electrical | <input type="checkbox"/> Hostess |
| <input type="checkbox"/> Manual Dexterity | <input type="checkbox"/> Masonry | <input type="checkbox"/> Mechanical | <input type="checkbox"/> Outdoor endurance |
| <input type="checkbox"/> Server | <input type="checkbox"/> Wait Staff | <input type="checkbox"/> 2+ years food service experience | |

If your award letter included work-study, how much was your award for?

Spring/summer \$ _____ Fall \$ _____ Winter \$ _____

Online Information

GVSU Online

GVSU Financial Aid Office

www.gvsu.edu/financialaid

Contains GVSU financial aid information and policies. Request information and forms and view your financial aid records.

GVSU Homepage

www.gvsu.edu

Links to academic and administrative offices.

Student Job Opportunities

www.gvsu.edu/studentemploy

Student Employment's online job board allows you to search for jobs both on-campus and off-campus.

Student Employment Information

www.gvsu.edu/financialaid

Choose "Student Employment" to view Student Employment handbooks, wage rates, forms, and general information.

Registrar's Office

www.gvsu.edu/registrar

See course listings, register for classes, request a transcript, view your account, and change your mailing or email address.

Scholarship Searches

Additional sources of funding may come from private sources such as foundations, organizations, or churches in your community. Resource books are available in the GVSU library and other public libraries. Our Financial Aid Office resource room contains reference books and other materials in addition to Internet access for searching on the Web. Some available online searches are:

FastWEB

(www.fastweb.com) is a free online scholarship service. After entering personal data, you will receive a list of scholarships for which you may qualify. You may request updated information be sent to your fastWEB mailbox.

wiredscholar

(www.wiredscholar.com) is another free service that is continually updated. Students complete a profile and receive information on scholarship sources.

Other scholarship search sites include:

www.srnexpress.com

www.fastaid.com

www.collegenet.com

www.BlackExcel.org/link4.htm

www.unconf.org

The GVSU college catalog lists potential privately funded scholarships available to GVSU students. Contact information is included in each listing. Complete GVSU scholarship information is also available at www.gvsu.edu/financialaid.

REMEMBER: SCHOLARSHIPS HAVE DEADLINES – IT IS IMPORTANT TO BEGIN YOUR SEARCH AS EARLY AS POSSIBLE.

Other Financial Aid Information

FAFSA on the Web

www.fafsa.ed.gov

File your financial aid application on the Web.

Direct Loans

<http://www.ed.gov/DirectLoan>

This site provides information about the Federal Direct Loan Program, including the PLUS.

Your Student Loan Data

www.nsls.ed.gov

Look up your own loan account, calculate repayment options, request consolidation, deferment or forbearance online. You will need your Department of Education PIN.

Finaid – The Financial Aid Page

www.financialaid.org

This is a comprehensive listing of financial aid information including links to scholarship searches, online calculators for loan eligibility and loan repayment, scholarship "scam" information and more.

The Student Guide

www.ed.gov/prog_info/SFA/StudentGuide/

The U.S. Department of Education guide to federal student financial aid programs. Explains eligibility and program details.

Federal Student Aid Information

www.studentaid.ed.gov

Just one Web site at the U.S. Department of Education gives you complete information about federal aid.

Important Federal PIN Information

www.pin.ed.gov

Students are automatically sent a PIN from the U.S. Department of Education when they apply for financial aid. **THIS PIN IS VERY IMPORTANT AND HAS SEVERAL USES:**

- Your PIN can be used to correct your FAFSA information over the Internet.
- You can file a renewal FAFSA on the Web for next year by simply updating this year's information.
- You need your PIN to sign an electronic Master Promissory Note for a Federal Direct Loan if one is required
- You can gain access to other important Department of Education Web sites including loan history and repayment information.

NOTE: Parents may request their own PIN and/or students may request a new PIN at www.pin.ed.gov. If both parent and student have a PIN, this will serve as your electronic signatures for FAFSA on the Web and no printed signature page will be required.

**REMEMBER: YOUR PIN IS IMPORTANT!
KEEP IT FOR FUTURE USE.**

Related Financial Aid Information

ACADEMIC MANAGEMENT SERV. (AMS)

www.tuitionpay.com(800) 635-0120

ACT INFORMATION(319) 337-1313

www.act.org

ALTERNATIVE LOAN PROGRAMS

- MI-LOAN PROGRAM
www.michigan.gov/mistudentaid
Served by: Nelnet Loan Services: www.nelnet.net
Loan status/repayment info:(866) 551-8070
For problems only:(888) 643-7521
- CITIASSIST STUDENT LOAN(800) 967-2400
www.studentloan.com
- KEY ALTERNATIVE LOAN(800) 539-5363
www.Key.com/educate
- SALLIE MAE SIGNATURE LOAN(800) 695-3317
www.salliemae.com

DIRECT LOAN

- Borrower Services:(800) 848-0979
- Consolidation Info:(800) 557-7392
www.loanconsolidation.ed.gov
- Entrance Counseling:
www.dl.ed.gov
- Exit Counseling:
www.dl.ed.gov
- Master Promissory Note:
dlenote.ed.gov

FAFSA ON THE WEB

www.fafsa.ed.gov

To request a PIN: www.pin.ed.gov

To request GVSU to receive your FAFSA

(GVSU Federal School Code: 002268)

(800) 433-3243 OR Return to www.fafsa.ed.gov

Choose “corrections” and login using your PIN

FEDERAL LOAN OMBUDSMAN

For help with loan problems:

www.sfahelp.ed.gov(877) 557-2575

FEDERAL STUDENT AID

Information Center:(800) 433-3243

General web info: studentaid.ed.gov

FINANCIAL AID ESTIMATOR

www.finaid.org/finaid/calculators/estimate.html

INTER-TRIBAL COUNCIL OF MICHIGAN

Use this number for the Indian Tuition Waiver:

www.itcmi.org(800) 562-4957

ext. 3038

Contact: Harriet Moran

IRS (FOR COPY OF TAX RETURN) (800) 829-1040

or go to www.irs.ustreas.gov/formspubs/index.html

(Print form 4506 to mail to IRS)

MICHIGAN COMPETITIVE SCHOLARSHIP

Fax: (517) 335-5984Phone: (888) 447-2687

www.michigan.gov/mistudentaid

(choose “financial aid programs”)

Email: treasscholgrant@michigan.gov

MICHIGAN EDUCATION TRUST (MET)

www.michigan.gov/mistudentaid(800) 638-4543

(choose “financial aid programs”)

MICHIGAN EDUCATION SAVINGS PROGRAM

(MESP)(877) 861-6377

www.misaves.com

MICHIGAN MERIT AWARD PROGRAM

email at MeritAward@state.mi.us(888) 956-3748

treassecure.state.mi.us/meritaward/meritindex.htm

NATIONAL STUDENT LOAN DATABASE

Provides loan history information.

You need your PIN to access this site:

www.nsls.ed.gov

PIN (DEPARTMENT OF EDUCATION)

www.pin.ed.gov

SCHOLARSHIP SEARCH INFORMATION

www.fastweb.com

www.fastaid.com

www.srnexpress.com

www.finaid.org (includes scam info)

www.collegenet.com

www.wiredscholar.com

www.collegeboard.org

www.collegequest.com

www.college-scholarships.com

www.BlackExcel.org/link4.htm

www.uncf.org

TUITION INCENTIVE PROGRAM (TIP)

www.michigan.gov/mistudentaid(877) 323-2287