

# Award Letter Guide

The Award Letter Guide is designed to help you understand and complete the financial aid process. Please read the information carefully. Instructions are provided for the Data Change Form, promissory notes, your term bill and supplemental sources to fund educational expenses. Please visit [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu) for more information on financial aid programs and maintaining your aid eligibility.

**YOU ARE REQUIRED TO MAINTAIN YOUR OFFICIAL RUTGERS UNIVERSITY EMAIL ADDRESS.** The Office of Financial Aid issues official information to your Rutgers email account. Visit <http://search.rutgers.edu/changes.shtml> to keep your Rutgers email current. Check your email on a regular basis.

## Read Entire Guide Carefully

Review all information provided on this Award Letter Guide. Pay particular attention to the requirements for individual awards and your responsibility to submit the term bill to activate your registration.

## Access Award Letter Online

Access your Award Letter online at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu), Check Award Status.

Make sure your name, address and school of enrollment are accurate. Contact us immediately to correct discrepancies. Review the *Required Documents* section to see if we need documentation from you in order for your awards to credit to your student account. Review the *For Your Information* section for guidance on specific awards.

## Review Your Awards

Federal Direct Stafford Loans automatically credit to your student account when all required documents are received, processed and we have your signed Master Promissory Note on file. To decline or reduce Direct Stafford Loans, promptly submit the Data Change Form.

## Data Change Form (DCF) and Assumptions

Open the link for the DCF on your Award Letter. Review the assumptions used to determine your awards. Are the assumptions accurate? If not, update the DCF and submit changes.

If you wish to decline or reduce Federal Work Study, a Perkins Loan or Direct Stafford Loans, indicate your changes in the appropriate section and submit the DCF. Use the comment section to indicate if changes are to be made for one semester only. **DO NOT SUBMIT THE DCF UNLESS YOU MAKE CHANGES.**

## Submit All Required Documents

Financial aid credits to your student account after all requests for documentation are complete. Review *Check Required Documents* online at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu) for any outstanding documentation. When you submit documents, make sure the **student's** social security number is legible and all documents have appropriate signatures. The social security number is required to process federal student aid.

## Graduate Students

You are required to report any financial support expected from academic departments. Submit the DCF to report this information.

## Other Sources To Fund Educational Expenses

If your aid package does not fully cover your anticipated cost of attendance, other sources are available to fund educational expenses. Direct PLUS Loans are available to graduate students and parents of dependent students. As part of the William D. Ford Federal Direct Loan Program, in which Rutgers participates, no bank or lender other than the federal government is needed to receive Direct PLUS Loans.

In addition, Direct PLUS Loans are not subject to commercial market conditions. For more information on Direct PLUS and other private funding resources, visit [www.studentaid.rutgers.edu/PrivateLoans](http://www.studentaid.rutgers.edu/PrivateLoans).

## TERM BILL NOTIFICATION and CONFIRMATION OF ATTENDANCE

When your term bill is available to view online, you will be emailed a notification to access your E-Bill. In general, fall semester notifications are emailed in July. Fall term bills are due the first week of August. Spring semester E-Bill notifications are emailed before Thanksgiving. Spring term bills are due the first week of January. **You are required to submit one term bill for each semester you attend.**

## RUTGERS UNIVERSITY TUITION PAYMENT PLAN (RUTPP)

allows you to pay annual term bill charges in convenient monthly payments. Interest free, RUTPP effectively reduces loan debt owed upon graduation. Multiple plan options are available. Visit <http://www.studentabc.rutgers.edu>, Payment Options, for information and instruction on how to enroll.

## RUTPP AUTOMATICALLY ACTIVATES YOUR REGISTRATION

If you choose not to enroll in RUTPP, you must submit a Confirmation of Attendance to activate your registration and allow your financial aid to credit to your student account. If your total balance due is equal to or less than zero and you are not enrolled in RUTPP, you must confirm your attendance at Rutgers. Otherwise, your aid will not credit to your student account, your registration will be deactivated and your courses dropped.

**EXPECTED AID DOES NOT APPEAR ON TERM BILL** In the event the financial aid you expect does not appear on your term bill, follow the instructions given that explain how to adjust the amount due by the amount of anticipated aid. For instance, if you have been notified that you are a recipient of a scholarship that does not appear on your term bill, indicate the amount you expect as a financial aid credit.

**TOTAL AWARDS DIFFER FROM TERM BILL CREDIT** for a variety of reasons: If you are awarded a Direct Stafford Loan, an origination fee is deducted from the loan amount; Federal Work Study awards do not credit to term bill; and, Work Study funds are earned bi-weekly through part-time employment. In addition, not all scholarships credit to your student account.

## REFUNDS

You will receive a refund if the amount of your term bill credits exceeds the amount of your total term bill charges. **In the event you receive a refund prior to all charges being posted, or you cancel financial aid awards after receiving a refund, you will be required to remit to the University any balance due.**

**TERM BILL QUESTIONS?** Contact your regional Student Accounting Office or visit [www.studentabc.rutgers.edu](http://www.studentabc.rutgers.edu) for questions regarding your term bill, refunds, payment options or late fees.

**Revisions to financial aid may occur at any time, even after your term bill is paid. You are responsible for any new charges to your student account due to adjustments in your financial aid.**

Follow the instructions below for awards listed on your Financial Aid Award Letter:

**If you have been awarded:**

**You are required to:**

Federal Direct Stafford Loans  
(Subsidized and Unsubsidized)

If this is your first Direct Stafford Loan and you wish these funds to credit to your term bill, complete the new Master Promissory Note (MPN) for student loans at <http://dlenote.ed.gov> using your federal Personal Identification Number (PIN). The same PIN used to complete your online FAFSA is used to sign your MPN. To obtain a PIN, visit [www.pin.ed.gov](http://www.pin.ed.gov).

**COMPLETE ALL 9 STEPS.** Disable your browser pop-up blockers to prevent difficulty completing the MPN. In Step 3, **provide your full name exactly as reported on your most recent FAFSA.** In Step 7, record your confirmation code when you review your signed MPN. The confirmation code is needed to complete Step 7. Confirm acceptance of MPN and submit note in Step 8. Your MPN process is complete when you see the SUCCESS page in Step 9.

All first-time federal loan borrowers are required to complete an Entrance Interview in order for these funds to credit to their student account. Check the *Required Documents* section on your Award Letter to see if you are required to complete Entrance Counseling. Instructions on how to complete the Entrance Interview will be emailed at a later date.

Federal Pell Grant

In order for these funds to credit to your term bill, all requests for documentation must be completed. Visit *Check Required Documents* at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu).

Federal Perkins Loan

New borrowers will be mailed a Perkins Master Promissory Note (PKMPN). If you wish these funds to credit to your term bill, complete, sign and return one copy of the PKMPN to the Office of Financial Aid. Read the terms and conditions carefully. Retain a copy of the PKMPN and terms and conditions for your records. We reserve the right to cancel your award offer if a signed PKMPN is not received within two weeks from the date of your Award Letter.

If this is your first Perkins Loan at Rutgers University, you must complete Entrance Counseling in order for these funds to credit to your student account. The Entrance Counseling is available at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu), Online Services.

Federal Work Study Program  
(FWSP)

Review the Required Documents section of the Award Letter. If *Work Study Job Application* is required, you must submit a Job Application to activate your job request. The application is available at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu), Check Award Status.

If *Employment Authorization Confirmation* is required, you must confirm your intent to work as assigned. Your assignment may be viewed at [www.studentaid.rutgers.edu](http://www.studentaid.rutgers.edu), Check Award Status.

If you wish to decline or reduce FWS, please submit the Data Change Form. For more information, please visit <http://studentwork.rutgers.edu>.

NJ Tuition Aid Grant (TAG)

Review the Student Eligibility Notice (SEN) sent to you by the New Jersey Higher Education Student Assistance Authority (HESAA). HESAA may send you an Applicant Information Request (AIR) for documentation. **Forward documents requested on your AIR to HESAA. Documents mailed to the wrong office will not be forwarded and will delay your aid.**

**Continuing students:** The federal processor must receive your FAFSA by June 1st, each year, in order for you to be considered for TAG.

Fellowships  
Graduate Assistantships  
Outside Scholarships  
Teaching Assistantships  
Tuition Remission &  
Reimbursement

You are required to inform us of any financial support from academic departments or tuition remission you receive at any time during the academic year. You are also required to report all outside sources of assistance to the Office of Financial Aid to ensure you receive aid within regulatory limits. It may be necessary for us to revise your Award Letter.

**NEW TRANSFER STUDENTS**

Each school evaluates transfer credits. Our system will award you a federal Direct Stafford Loan at the sophomore level. You may be eligible for additional federal Direct Stafford Loan funds if your cumulative degree credits put you at a higher grade level. If this is the case, please contact our office. If your cumulative degree credits put you at the first-year level, your loans will be adjusted to the lower federal limit.