

The Award Letter Guide is designed to help you understand and complete the financial aid process. Please read the information carefully. Instructions are also provided for the Data Change Form, promissory notes and your term bill. Please visit studentaid.rutgers.edu for more information on financial aid programs and maintaining your aid eligibility.

The Office of Financial Aid communicates official information to you via your Rutgers University email account. **YOU ARE REQUIRED TO MAINTAIN YOUR OFFICIAL RUTGERS UNIVERSITY EMAIL ADDRESS AND TO CHECK YOUR EMAIL ON A REGULAR BASIS.** Information with regard to Award Letter revisions, deadlines, and other important announcements will be sent to your official Rutgers email address.

Review your Financial Aid Award Letter

Make sure your name, address, and school of enrollment are accurate. Contact us immediately to correct discrepancies.

Review your awards

Direct Loan awards automatically credit to your account when all required documents have been received. If you wish to decline or reduce Direct Loans, Federal Work Study or a Perkins Loan, please submit changes using the Data Change Form (DCF).

Review reverse side of Financial Aid Award Letter

The *Required Documents* section lists the documents we need from you for your awards to credit to your student account. When you submit documents, make sure the student's social security number is legible and all documents have appropriate signatures. The *For Your Information* section offers guidance for specific awards.

Data Change Form (DCF)

Promptly submit the DCF if you change your awards or update the enrollment assumptions used to determine your award package. **If the information on the DCF is correct and does not require updating, do not return the form.** Changes may be submitted online or by mailing a signed, completed DCF to your regional office. Your Award Letter and DCF are available at studentaid.rutgers.edu under Important Links, Check Award Status.

Review enrollment assumptions

Please submit the DCF if you need to correct the enrollment assumptions used to determine your awards. If your aid package is adjusted, we will notify you via email.

Graduate Students

You are required to report any financial support expected from academic departments. To do so, complete the DCF. Return the form to us.

Read reverse side of this Guide carefully

Review the requirements for aid to credit to your student account. Follow the instructions for each award listed on your Financial Aid Award Letter.

ALERT: Reported IRS and FAFSA Income Must Match

The U.S. Department of Education will be matching the income you reported on the FAFSA to the income you reported to the Internal Revenue Service. Your aid may be adjusted based on new information we receive from the Department of Education.

If the income you reported on the FAFSA is different from the income you reported on your federal income tax forms, promptly correct your FAFSA information to match the income information you reported to the IRS for the same time period. Make sure the number of people reported in your household is correct. Please make corrections to your FAFSA data in a timely fashion at www.fafsa.ed.gov.

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.

ATTENDANCE CONFIRMATION/PAYMENT FORM (Term Bill) is mailed in July for the fall semester and is due the first week of August. The spring semester term bill is mailed before Thanksgiving and is due the first week of January. **You are required to submit one term bill for each semester you attend.**

YOU MUST SUBMIT YOUR TERM BILL TO ACTIVATE YOUR REGISTRATION - even if the amount due is zero or you expect a refund. Please visit www.studentabc.rutgers.edu to pay online with a credit card or to submit the Attendance Confirmation if your balance due is zero. **Failure to respond by the due date will result in late fee charges and cancellation of classes.**

Aid is credited to your student account once the Office of Financial Aid receives all your required documents AND the Office of Student Accounting Services receives your term bill.

In the event the financial aid you expect does not appear on your Attendance Confirmation/Payment Form, follow the instructions on the form that explain how to adjust the amount due by the amount of anticipated aid. For questions regarding your term bill, refunds or payment options, contact your Student Accounting/ Business Office directly. You may also view your account online at www.studentabc.rutgers.edu.

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

REFUNDS

You will receive a refund if the amount of your term bill credits exceeds the amount of your term bill charges. Make sure your term bill includes all current charges. If you sign a housing contract, add a meal plan, open a Knight Express Account, or change tuition charges after you receive the term bill, contact the Cashier's Office at your campus to update your account. **In the event you receive a refund prior to all charges being posted, you will be required to remit to the University any balance due.**

Refund checks are issued to students who have submitted all required documents to the Office of Financial Aid and have returned their term bill to Student Accounting. Contact your regional Student Accounting/Business Office for information regarding the status of your refund check.

For questions regarding your term bill, refunds or payment options, please contact your regional Student Accounting/ Business Office directly or visit www.studentabc.rutgers.edu.

SUBMIT ALL REQUIRED DOCUMENTS

Financial aid credits to your student account after all requests for documentation have been completed. Please review *Check Required Documents* online at studentaid.rutgers.edu to see whether or not you have any outstanding requests for documentation.

FOR PRIORITY CONSIDERATION, YOU ARE REQUIRED TO COMPLETE THE FAFSA EACH YEAR BY MARCH 15TH

If you have been awarded:

You are required to:

Direct Loan Subsidized
Direct Loan 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.

COMPLETE ALL 11 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 9, make sure to record your confirmation code when you review your signed MPN. The confirmation code is needed to complete Step 9. You must confirm acceptance of MPN and submit MPN in Step 10. Your MPN process is complete when you see the SUCCESS page in Step 11.

IMPORTANT: Some browsers are not compatible with the MPN website. Read the hardware and software requirements carefully in Step 1. AOL Users: Make sure to click the 'important information' link at start of the online process.

Some first-time Direct Loan borrowers must also complete Entrance Counseling in order for funds to credit to their student account. Check the *Required Documents* section on the reverse side of your Award Letter to see if you are required to complete Entrance Counseling. Entrance Counseling is available at studentaid.rutgers.edu, under Online Services.

If Direct Loan funds have been credited to your student account on or after the fall semester 1999, you do not need to sign an MPN.

Direct Loan funds will automatically credit to your student account if you have a signed MPN on file unless you notify us immediately of any desired change to your Direct Loan by returning the Data Change Form.

Perkins Loan

Read the terms and conditions on the enclosed Perkins Master Promissory Note (PKMPN) carefully. Complete, sign and return one (1) copy of the PKMPN to the Office of Financial Aid. Keep a copy for your records. Retain the terms and conditions for future reference. We reserve the right to cancel your award offer if no signed PKMPN is 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 studentaid.rutgers.edu, under Online Services.

If Perkins Loan funds have been credited to your student account on or after spring semester 2005, you do not need to sign a PKMPN.

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 studentaid.rutgers.edu

Federal Work Study Program (FWS)

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 studentaid.rutgers.edu under *Check Award Status*.

If *Employment Authorization Confirmation* is required, you must confirm your intent to work as assigned. Your assignment may be viewed at studentaid.rutgers.edu under *Check Award Status*.

If you wish to decline or reduce FWS, please submit the Data Change Form. For more information, please visit 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 Additional 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 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.

CHANGE OF CIRCUMSTANCE

If you or your family experience unusual circumstances after receiving your Award Letter, you may file an appeal. Unemployment, sudden medical expenses, loss of wages, tuition for elementary or secondary schools, may affect your ability to contribute toward the cost of education. We may be able to help. Contact our office and ask to speak with a financial aid officer to discuss your situation.

NEW TRANSFER STUDENTS

Each school evaluates transfer credits. Our system will award you a federal Direct Loan at the sophomore level. You may be eligible for additional federal Direct 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 freshman level, your loans will be adjusted to the lower federal limit.