

2012 - 13 Filing Instructions for **First Year** Financial Aid Applicants

Candidates for *first year* financial aid should submit the 2012-13 CSS Profile and federal FAFSA to Bowdoin in accordance with published deadlines. The most important document for US citizens is the 2012-13 CSS Profile. Copies of federal income taxes should not automatically be submitted to Bowdoin, until specifically requested by email or College Board notification.

Data submitted on the Profile and FAFSA is verified against 2011 federal income tax returns for all matriculating students throughout the spring and awards may be adjusted if tax information differs from estimated CSS Profile data.

Submission of applications for student financial aid at Bowdoin carries with it an implicit responsibility to insure that answers to all questions are accurate at the time of filing. This responsibility extends to financial entries researched and compiled by financial advisors and tax preparers on your behalf. Before signing and submitting financial aid forms to Bowdoin, be sure that your answers and entries correctly address the language and intent of the questions posed on the CSS Profile and federal FAFSA and that they conform to information provided by your employers, banks and brokerage firms.

1. **COLLEGE SCHOLARSHIP SERVICE (CSS) PROFILE** *ON-LINE*

Candidates for financial aid who are citizens or permanent residents of the United States must file the 2012-13 College Scholarship Service (CSS) Profile to be eligible for Bowdoin grant support. Candidates for financial aid who are citizens of other countries should follow the instructions in sections 5 and 6 of these instructions.

U.S. citizens are required to complete the on-line version of the CSS Profile to expedite electronic processing and data transfer. CSS charges a fee for processing the Profile. Lower income families may be eligible for an automatic fee waiver, based on answers to initial CSS Profile questions. Families with questions about which forms to file should click on “Which forms do I file?” located in the right margin of Student Aid home page.

The CSS Profile can be found at www.collegeboard.com. Please read the Profile instructions carefully and provide precisely what the instructions require. Be sure to specify the Bowdoin College code 3089 to electronically transmit the results to the Bowdoin student aid office.

We suggest that you record your Profile number and PIN and keep a reference copy of your completed Profile.

2. **FREE APPLICATION for FEDERAL STUDENT AID (FAFSA)**

The FAFSA is the federal application used to determine your eligibility for federal financial aid, including Pell Grant, and eligibility for the federal interest subsidy under the Stafford loan program. The FAFSA does not determine a family’s eligibility for Bowdoin grant assistance. FAFSA filing is free. The FAFSA may be submitted after January 1, 2012. Be sure to enter Bowdoin’s school code 002038 to route the data electronically to Bowdoin.

You do not need to complete your 2011 income tax forms before you submit the FAFSA. *Estimates are acceptable. Meeting published deadlines for the colleges to which you apply is the most important consideration for first year applicants.* Once you complete your 2011 federal income tax returns, you can CORRECT FAFSA ENTRIES on-line following the instructions provided to you on the Student Aid Report (SAR). If entries on the FAFSA are inconsistent with entries on your federal income tax return, Bowdoin will correct these differences when your 2011 income taxes are later submitted to Bowdoin through the electronic IDOC tax imaging system (Section 3). Data differences may result in changes to your eligibility for Pell Grant, Stafford loan interest subsidy and other federal programs.

Families should complete the FAFSA on-line at www.fafsa.ed.gov. Dependent students and parents will be asked to register for a federal PIN number. The PIN serves as your electronic signature. *Be careful not to confuse the free FAFSA website with a for-profit site at fafsa.com that charges up to \$100 to file the form for you.*

Once the FAFSA is completed, you will receive a Student Aid Report (SAR) that can be used to correct information or provide additional information that may have delayed the determination of a valid **Expected Family Contribution (EFC)**. If you do not generate a valid EFC, you must continue to work with the federal processor to resolve the discrepancy and provide the required information.

We suggest you record your FAFSA User ID and PIN and keep a reference copy of your completed FAFSA.

3. PARENT AND STUDENT FEDERAL INCOME TAX FORMS, W-2 FORMS and TRUST DOCUMENTS

Bowdoin does not automatically collect federal income tax returns for first year applicants. Self-employed filers and business owners, however, should email or fax copies of their 2010 personal and business taxes to Bowdoin, as soon as they have been completed. Our fax number is 207-725-3864.

After May 1, Bowdoin contracts with the College Scholarship Service's Imaging and Documentation Service (IDOC) to collect and image 2011 student and parent tax returns from all families *who accept our offer of admission* and have not previously submitted 2011 federal tax returns. We verify entries against comparable tax data and we adjust grant awards in cases where underestimations of income occur.

Students and parents electing NOT to file a federal income tax return must still submit copies of their Forms W-2 along with a written statement of their non-filing status.

Students and parents who are **beneficiaries of trust funds** (other than Uniform Gift to Minor Act trusts) should submit a copy of the Trust Tax Form 1041, the beneficiary's K-1 form, the 2011 year-end investment account statement for the trust assets, and a copy of the trust instrument governing the management of the trust by the Trustee.

4. SEPARATED or DIVORCED PARENTS

Instructions associated with the CSS Profile and the FAFSA state that *the custodial parent*, the parent with whom the student resided for more than six months of the previous twelve months, is responsible for providing parent information on the Profile and FAFSA. Financial information of stepparents must also be included.

Bowdoin routinely collects income and asset information from separated or divorced parents. In such cases, income and asset information is not automatically excluded from consideration, nor is the College bound in the awarding of its private funds by family agreement or a court order. Financial aid administrators carefully examine family structure and individual circumstances; the expectation of non-custodial support has more to do with economic ability to pay college costs than willingness or unwillingness to do so.

Non-custodial parents are asked to file the CSS Noncustodial Profile directly with the College Scholarship Service. We may request a tax return from the non-custodial parent. We do not discuss non-custodial parent financial information with the student or student's custodial parent.

We suggest that the non-custodial parent keep a reference copy of this statement.

5. CANADIAN PARENTS AND STUDENTS

Canadian families are asked to submit the 2012-13 CSS International Profile now adopted for international applicants and available on line at www.collegeboard.com. Follow the application instructions carefully and submit this form directly to CSS for processing. You should fax copies of your 2011 Canadian federal income tax returns to Bowdoin, as soon as they are available. Provincial returns are not needed. Our fax number is 207-725-3864.

Your financial aid award from Bowdoin will reflect the prevailing exchange rate *at the time our need analysis is performed*. Bowdoin does not adjust financial aid awards during the year for fluctuations in exchange rates. We suggest you keep a reference copy of these documents.

Canadian citizens are not eligible for U.S. federal assistance, unless dual citizenship has been established. Therefore, Canadian families need not submit the FAFSA.

Canadian applicants are expected to apply for available provincial scholarships and bursaries. Please check with your provincial departments of education to determine availability and eligibility. Like state scholarships in the U.S., provincial scholarships become part of your financial aid award.

6. OTHER INTERNATIONAL APPLICANTS

International (non-Canadian) students seeking assistance from Bowdoin should file the new CSS International Profile adopted for international applicants and available on line at www.collegeboard.com.

Families with questions about which forms to file should click on "Which forms do I file?" located in the right margin of Student Aid home page.

International students who do not file for financial aid at the time of admission will not be eligible for college grant support in any subsequent year at Bowdoin.

We suggest you keep a reference copy of the financial aid application.

7. TRANSFER STUDENTS

Transfer applicants for fall enrollment should file financial aid forms by March 1. Spring transfer applicants should file by November 15. Awards will depend on receipt of an official financial aid transcript and available Bowdoin resources.

8. STATE SCHOLARSHIP SUPPORT

Many Bowdoin students are eligible for home state scholarship support while enrolled at Bowdoin. Depending on reciprocity agreements with the state of Maine, your home state may be willing to send these important funds to Bowdoin in support of your educational costs. As a financial aid applicant, you are **required to apply** for state scholarship support by submitting the free federal FAFSA and transmitting this data to the state scholarship agency for processing.

Voter registration in a state other than your home state may result in ineligibility for this state scholarship support. Bowdoin will not subsidize this decision with its grant resources, so be sure to check with officials at your state scholarship agency to avoid loss of these funds. Bowdoin is not responsible for state scholarship ineligibility because of late or improper completion of the FAFSA.

The following states support resident families with sons or daughters attending Bowdoin: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, Delaware, Maryland and the District of Columbia. Students with official residence in these states must apply for these scholarship programs in accordance with published deadlines. In most cases, filing the FAFSA by February will accomplish this task.

9. LOCAL MERIT SCHOLARSHIPS and EMPLOYER TUITION BENEFITS

At Bowdoin students are not required to report receipt of merit scholarships to the Student Aid Office. In most cases, these awards must be mailed for endorsement to the Bowdoin Bursar's Office. The Bursar then informs Student Aid when the money is received by the College.

As a matter of practice, local merit scholarships sent to Bowdoin are posted to a student's account in the Bursar's Office as a credit against billed charges. Essentially, this money reduces the amount parents are expected to pay each semester. In most cases, scholarships do not go directly to students to pay for books or personal expenses.

In most cases, previously awarded financial aid is not affected by the receipt of these local merit scholarships. Bowdoin has a generous scholarship integration policy that attempts to recognize merit and benefit the family as much as possible.

In a few cases, when scholarships are large or a financial aid award includes some form of federal grant, federal loan or interest subsidy, federal over-award provisions require us to substitute some of this scholarship money for previously awarded need-based grant aid. Each case is different and depends of the mix of funds, the degree of calculated “need,” and the total amount of scholarship money received by the student.

Employer tuition assistance paid to Bowdoin as an employee benefit is not a merit scholarship. Tuition assistance is an supplemental resource that helps families pay for college.

10. CAMPUS EMPLOYMENT

Students wishing to work on campus may utilize the services of the Student Employment Office to research campus job opportunities and file the appropriate employment forms. For help, you may call the student employment staff at 207-725-3386 or you may email us at studentemployment@bowdoin.edu. You may also visit the student employment website www.bowdoin.edu/seo.

11. AWARD NOTIFICATION

Award decisions are mailed with the letter of admission.