

Bowdoin College Student Aid Office
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Filing Instructions and Information for 2009-10 **Renewal** Financial Aid Candidates

*Please read these filing instructions carefully before beginning the application process. Please make every effort to submit a complete application no later than **Wednesday, April 15, 2009.***

1. PERSONAL WEB PORTAL

Bowdoin uses your assigned personal web portal to facilitate the financial aid filing process and improve availability of forms and application materials for students and parents. With a dedicated WEB ID and PIN, students and parents can easily monitor which application documents have been received in the Student Aid office and which documents remain outstanding. Awards are posted to your web portal on or about July 1 each year.

2. FILING DEADLINES & BOWDOIN GRANT ELIGIBILITY

To be eligible for Bowdoin grant assistance during the regular academic year, candidates for financial aid who are U.S. citizens or permanent residents must complete and submit the following two documents by Wednesday, April 15, 2009:

College Scholarship Service (CSS) Profile (on line), 2009-10
Free Application for Federal Student Aid (FAFSA) (on line), 2009-10

Canadian and International citizens do not complete the CSS Profile or FAFSA, but instead file the Canadian FAF, 2009-10 or International FAF, 2009-10 as the primary financial aid application. These forms can be found on the FORMS tab of your personal web portal.

Important Notice To qualify for state scholarship support, residents of Maryland and Rhode Island must submit the FAFSA before March 1. Connecticut residents should submit the FAFSA before February 15. Failure to meet these filing requirements may result in reduced Bowdoin grant for otherwise eligible students.

Other supporting documentation, such as student and parent U.S. federal income tax returns, U.S. partnership or corporate tax returns, must be submitted through the CSS IDOC imaging process shortly after the Profile is submitted (see following instructions).

To avoid a reduction in grant, all students should submit required forms by the filing deadline of Wednesday, **April 15, 2009.**

3. **WEB ID/PIN SUMMARY**

As a financial aid candidate filing on-line, you will need at least five user identifiers (ID) and personal identification numbers (PIN) to access and file financial aid applications and other supporting documentation. Most of you already have these numbers. On-line filing is the most efficient way to apply for all forms of financial aid. Use the table below to record and remember these confidential numbers.

USER ID & PIN SUMMARY TABLE

<i>Document</i>	<i>Account No.</i>	<i>User ID</i>	<i>Pin/Password</i>	<i>Date Established</i>
<i>Personal Web Portal</i>	<i>na</i>			
<i>CSS Profile On-line</i>				
<i>FAFSA On-line (student)</i>				
<i>FAFSA On-line (parent)</i>				
<i>IDOC tax imaging service</i>				

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

To be eligible for Bowdoin grant, candidates for financial aid who are citizens or permanent residents of the United States must file the 2009-10 College Scholarship Service Profile. Families must complete the on-line version of the Profile to expedite processing and data reporting. CSS charges a fee for processing the Profile. Some students will receive automatic fee waivers based on answers to specific Profile questions. Bowdoin has no influence over the CSS fee waiver process.

Bowdoin has extended its filing deadline so that parents and students can complete their federal income taxes before completing the Profile and FAFSA. Because the need analysis system uses the 2008 tax filing data as the basis for determining a financial aid award, exact entries from your federal income tax returns will improve the integrity of the data and avoid later award adjustments. For help with the Profile, you should email help@cssprofile.org or call Profile customer service at 305-829-9793.

Profile On-line can be found at www.collegeboard.com. Please read the Profile instructions carefully and literally. Be sure to select the Bowdoin College code 3089 to electronically transmit the Profile results to the Bowdoin student aid office. The CSS Business Supplement may be requested on a case-by-case basis.

Bowdoin compares tax return entries to information originally submitted on the Profile. Data corrections - particularly the number of children expected to attend college in 2009-10 - should be sent directly to Bowdoin for review.

We suggest you record your Profile number and PIN and print a reference copy of the CSS Acknowledgment. You do not need to send this reference copy to Bowdoin.

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

The 2009-10 FAFSA is the federal form used to determine your eligibility for federal financial aid, including Pell grants and the federal interest subsidy associated with the Stafford loan program. FAFSA filing is free. Be sure to enter Bowdoin's school code 002038 to route the data electronically to Student Aid at Bowdoin.

Most families complete the FAFSA on-line at www.fafsa.ed.gov. You may already have two federal PIN numbers, which serve as electronic signatures for the student and filing parent. You can generate a federal PIN number at www.pin.ed.gov. *Be careful not to confuse the free FAFSA website with a for-profit site at fafsa.com that charges a fee to file the form for you. You do not need to pay a fee to complete the FAFSA.*

Data from the previous year's FAFSA is customarily pre-loaded and available for update on-line. You should not leave the FAFSA web site until you receive a valid EFC. Be sure to read and address any Error Messages that the FAFSA process generates. Required signatures may not be left blank. Your eligibility for federal Pell grant or other forms of federal aid depends on generation of a valid EFC.

We recommend that you complete your federal income tax returns before completing the FAFSA. If your tax returns will not be done in time to meet the state-by-state filing deadlines (see page 1), you should file the FAFSA using estimated 2008 data to be eligible for full consideration for state scholarship support.

Once the FAFSA is completed and submitted, 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 your **Expected Family Contribution (EFC)**.

We suggest that you record your FAFSA User ID and PIN and keep the Student Aid Report for your records. You do not need to send this reference copy to Bowdoin.

6. **PARENT AND STUDENT FEDERAL INCOME TAX FORMS and W-2 FORMS**

Like other private colleges, Bowdoin requires complete copies of parent and student federal income tax returns to verify entries on your CSS Profile and FAFSA. We also require all supporting W-2 forms. We do not need copies of state tax returns or 1099 forms. Copies of federal income tax returns **must be signed** and must include all pages and schedules.

To expedite the collection of this information, Bowdoin contracts with the College Scholarship Service (CSS) through its Imaging and Documentation (IDOC) service. There is no charge to you. Only U.S citizens should submit tax returns through the IDOC system. International applicants should fax complete student and parent tax returns directly to Bowdoin (fax 207-725-3864).

Shortly after submitting the Profile, U.S applicants are mailed instructions from IDOC explaining how to copy and submit tax returns documents and W-2s. *If you own all or part of a business or working farm, you must also submit signed copies of business tax returns through IDOC.* Families with more than one child at Bowdoin should submit separate copies of parent and student tax returns in separate envelopes. The Non-Filer Statement should be completed and submitted in cases where a parent or a student will not file a 2008 federal income tax return. W-2 forms, however, must be copied and submitted.

IDOC tax forms should be mailed to CSS, not to Bowdoin. CSS will image your tax data and forward this information electronically through a secure web connection to your record in the Bowdoin student aid office. The scanning technology expedites the need analysis and verification process and reduces handling and storage for our staff.

After submission, you may check your processing status or print a duplicate IDOC “Requirements Document” by visiting <http://idoc.collegeboard.com>; or you may call IDOC customer service with questions at 954-622-1482; or you may email IDOC at help@cssprofile.org. In all cases, you will need to provide your assigned IDOC number.

IRS Publication 17 (www.irs.gov) provides guidance on tax filing for students. Generally, dependent students who earned more than \$5350 in 2008 or received unearned income of at least \$850 are required to file and may owe federal income tax. Our research tells us that some students with federal income taxes withheld from summer or term-time earnings **do not file** tax returns, and as a result, they forfeit refunds to which they are otherwise entitled. Inexpensive personal tax software is available from Intuit (“Turbo Tax”) or other vendors that can make tax filing simple and easy for students. Students electing NOT to file a federal income tax return must still submit copies of their Forms W-2 through the IDOC service. We suggest you record your IDOC number and password for future use.

7. SEPARATED or DIVORCED “NONCUSTODIAL” PARENTS

Instructions associated with the CSS Profile and the FAFSA state that *the custodial parent*, the parent with whom the student lived with the longest during the previous twelve months, is responsible for providing financial information on the Profile and FAFSA. Compliance with FAFSA filing requirements may be verified. Financial information of stepparents must also be included.

Bowdoin also collects income and asset information from separated or divorced noncustodial parents. Separation, divorce, family agreement or court order do not automatically exempt income and assets from consideration in a need-based financial aid system.

The College Scholarship Service provides an electronic filing service for noncustodial parents, initiated by the student filer through the standard Profile process. The noncustodial parent of a student who is filing for financial aid for the first time must complete the CSS Noncustodial Profile and submit the results to Bowdoin. A noncustodial parent, who submitted this form to Bowdoin in previous years, is not required to file it again, unless financial circumstances have changed significantly from the previous filing. A similar contribution will be expected each year.

As a matter of policy, we do not discuss the financial information of the noncustodial parent with the student applicant or the custodial parent. Award information, including the calculated (joint) family contribution, is mailed only to the student applicant.

We suggest that the noncustodial parent keep a printed reference copy of the filing information.

8. CANADIAN PARENTS AND STUDENTS

Canadian families should visit the FORMS tab of the personal web portal and download the Canadian FAF, 2009-10. Entries should be in Canadian dollars. If you own a business, you should also download the Canadian Business Supplement, 2009-10. Follow the application instructions carefully and fax these form(s) directly to Bowdoin – along with complete copies of your 2008 Canadian federal

income tax returns, 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.

9. OTHER INTERNATIONAL APPLICANTS

International (non-Canadian) students seeking continued assistance from Bowdoin must file the “International Student FAF, 2009-10” directly with Bowdoin. You may download this form from the FORMS tab of your personal web portal. Do not complete the CSS Profile or the FAFSA. Entries must be in U.S dollars. Follow the instructions on the form itself and fax or mail the completed form directly to the Bowdoin student aid office by April 15, 2009.

If parents own a business, the “International Student Business Supplement, 2009-10” should also be completed and faxed directly to Bowdoin. Navigate to the FORMS tab and download this supplement. We suggest you keep reference copy of this form.

10. TRANSFER STUDENTS

Depending on the term of enrollment, filing instructions for transfer students are citizenship-dependant and similar to the instructions for all other financial aid applicants.

11. OFF-CAMPUS STUDY

Students planning to study off-campus through an approved Bowdoin program should navigate to the FORMS tab and download the “Off-Campus Study Budget Form, 2009-10” and the “Off-Campus Study Financial Arrangements” form. Financial aid awards for off-campus study are directly affected by lower budgets often associated with off-campus programs. Costs that exceed the standard Bowdoin budget are the responsibility of the family, not the College. Cash for early program fees, travel reservations and deposits must be paid for from family resources and will not be advanced by the College.

Many foreign universities wait until late spring to set their rates for the coming year. To avoid an award based on outdated costs, send the form to your program official around June 1.

Students planning to study away at southern hemisphere schools with early summer start dates will need to complete all financial aid filing requirements by April 15. Tentative awards will be posted early so that you may notify the program of estimated grant and loan assistance. Tentative awards are subject to change upon receipt of additional information.

A program official will need to complete and authenticate the budget form for Bowdoin before your financial aid is determined.

12. *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 recipient, you are **required to apply** for state scholarship support by submitting the free federal FAFSA prior to your state's filing deadline. These deadlines are published on the FAFSA and referred to on page one of these instructions.

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 your state's published deadlines. This information is generally available to you when you complete the online FAFSA. In most cases, filing the FAFSA by April 15 will accomplish this task. *Rhode Island and Maryland residents, however, must submit the FAFSA before March 1. Connecticut residents should submit the FAFSA before February 15.*

13. *LOCAL MERIT AWARDS*

Bowdoin no longer requires students to report the receipt of local merit scholarships to the financial aid office. We are required, however, to account for these awards when received at Bowdoin to avoid financial aid over-awards, particularly in cases where federal funds are part of a student's award. The college Bursar informs us when merit scholarships are received at Bowdoin. *In some cases, grant offers may be reduced to comply with over-award regulations.*

Employer tuition benefits are not considered student merit awards and will be counted as a financial aid resource to meet calculated need.

14. *STUDENT "SELF HELP" for 2009-10*

For the coming year, students in all upper-classes will be expected to work and save about \$4000 through any combination of summer, vacation or campus employment. In cases where earnings fall short of expectations, students should plan to borrow what they feel they need from the federal Stafford loan program. As a rule, the College does not increase grant support to address an earnings shortfall.

Unlike many colleges, Bowdoin meets full calculated need with grant money from federal, state and institutional sources. We do not include student loans as part of our award to meet need or part of a student's "self-help." Students may, however, elect to borrow Stafford loan money to assist parents with the payment of the semester bill.

Earnings from summer, vacation and campus employment should be sufficient to pay for books, supplies, personal consumption costs and travel away from campus.

15. *CAMPUS EMPLOYMENT*

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

16. *EDUCATIONAL LOANS for students and parents*

As you are aware, the Bowdoin trustees eliminated student loans from all financial aid awards in September 2008. As a result, financial aid recipients will receive additional grant to meet calculated need.

Some families may wish to borrow Stafford student loan money to help with the payment of college bills. Stafford is the only federal financial aid program permitted to replace calculated family contribution or, put differently, to exceed calculated “need.”

Bowdoin no longer recommends specific lenders or publishes a “preferred” lender list. Families wishing to apply for Stafford or PLUS loan support should continue to patronize their current lenders, if comfortable with their new rates, benefits and customer service. These terms may change for loans disbursed after July 1, 2009.

First-time Stafford and PLUS (parent) loan borrowers or families wishing to use a different lender are advised to insure that the educational loan under consideration is a *federally guaranteed loan* offered by a credible lender under the Federal Family Educational Loan Program (FFELP). Unlike private educational loans, the terms and conditions of FFELP loans are regulated by the Department of Education and often carry lower interest rates and better borrower benefits. For 2009-10, the Stafford interest rate is fixed at 5.4% for subsidized loans and 6.8% for unsubsidized loans. PLUS interest is fixed at 8.5%.

Here are some useful links to help you learn more about guaranteed loans:

- “Choosing A Lender” from Mark Kantrowitz’s FinAid web site at <http://www.finaid.org/loans/choosing.phtml>
- College Board Loan Center at <http://www.collegeboard.com/parents/pay/loan-center/index.html>
- [Choosing a Lender](#) from the US Department of Education
- [Comparing Discounts on Federal Student Loans](#) from the Project on Student Debt
- [Look Before You Leap: Student Loan Shopping Techniques](#) from the Project on Student Debt

Here are some links to current guaranteed loan lenders:

- **FinAid’s** “Smart Student Guide to Financial Aid” maintains a [database](#) of current lenders
- The [Greentree Gazette](#) compiles [The Student Loan Buying Guide](#), a lender database

The Bowdoin Student Aid Office works with lenders to process loans. Contact Rebecca in Student Aid (207-725-3274) with processing questions.