Financial Assistance
Guide to Your College of General Studies
January Boston-London Program
Freshman Financial Aid Award 2019

We are pleased to offer you a Boston University financial aid award for the College of General Studies (CGS) January Boston-London Program.

- Your Spring Semester 2019 financial aid award has been posted to your BU web account.
- Your Summer Term 2019 financial aid award will be available in April 2019
  - Your summer BU-funded award amount will be identical to the amount you receive for spring

For more information about the CGS January Boston-London Program, we urge you to visit CGS at bu.edu/cgsnow. For more information about program finances, visit BU Financial Assistance at bu.edu/finaid/apply/cgs-boston-london.

Next Steps

**Acknowledge** the spring semester in Boston portion of your award offer online at bu.edu/finaid/apply/incoming/next-steps. Please pay careful attention to all instructions. Acknowledging your award offer affirms that you understand and agree to the terms and conditions specified in this guide. If you choose to defer your admission, you will forfeit all award offers from Boston University.

**Pay the required nonrefundable enrollment deposit** by the date stipulated by BU Admissions. The deposit deadline may differ from the deadline for acknowledging the spring semester portion of your award. Your award offer may be withdrawn if you do not acknowledge your award and pay the enrollment deposit by the specified deadlines.

**Finalize your tentative award offer** so your financial aid funds can be disbursed and credited to your student account. Go to bu.edu/finaid/aid-basics/your-aid-your-bill. Follow the links to “Freshmen and Transfer Students: Getting Your Tentative Financial Aid Posted to Your Account” and learn what action steps you need to take to complete this critical process.

**How Financial Aid Awards Are Determined**

Eligibility for Boston University need-based scholarship awards is grounded on the principle that the primary responsibility for paying for your college education rests with you and your family. Information you and your family reported on the CSS Profile and the FAFSA (Free Application for Federal Student Aid) was used to determine your calculated financial eligibility. If you submitted a correction to your FAFSA after February 1, it may not have been considered. Our calculations of your eligibility may change after confirmation of your income and other resources. Standard institutional calculations are applied to this information. Academic achievement and the availability of funds for your program of study are also considered.

Your eligibility for federal financial aid is based on your FAFSA. After confirming the accuracy of information you reported, formulas legislated by Congress are applied to your FAFSA information. Go to bu.edu/finaid/eligibility/calculated-financial-eligibility for more information on how eligibility is determined.

**Summer Financial Aid**

The summer term portion of your award offer will be issued and posted to your BU web account in April of 2019. Your summer BU need-based scholarship will be identical to your spring scholarship.

**The BU Scholarship Assurance**

The total amount of any BU scholarship aid is guaranteed for each of your future undergraduate years up to a maximum of 8 semesters. Although the names of individual awards may change from year-to-year, the total dollar amount will not be less than the amount received in your initial year.

Financial eligibility for this aid was calculated using information you provided on the CSS Profile and the FAFSA. In future years, you will not be required to submit a CSS Profile to receive your BU need-based scholarship aid. It will be renewed for the same total amount as long as you meet the conditions listed in the next section and any conditions specified for particular awards, such as the requirement that Charles River Housing Grant recipients reside in BU housing on the Charles River Campus, that BU Community Service Award recipients fulfill the community service requirement, etc. The annual filing of the FAFSA will be required to apply for federal and state financial aid, including grants, loans, and Federal Work-Study.
How to Maintain Your Eligibility
Terms and conditions of awards are subject to change in subsequent years.

1. **Inform BU Financial Assistance of any changes** in information estimated on the Profile or FAFSA, including changes to family income, assets, your name, address, enrollment, housing, or degree status. Speak with our office before changing your housing status from resident to commuter or reducing your course load to less than 12 semester credit hours, as doing so could result in the loss of part or all of your aid.

2. **Maintain satisfactory academic progress.** To be eligible for renewal of any financial aid, you must have completed at least 12 credits each semester in the prior academic year. For renewal of a Boston University need-based scholarship for the same period, you must also maintain a cumulative grade point average (GPA) of 2.00. Physical Development Program (PDP) courses and enrollments prior to full-time matriculation or at other institutions are not considered in these determinations. To be eligible for federal and state funds, students must also meet the following GPA requirements: after completion of one academic year, a minimum GPA of 1.70; after completion of two years, a cumulative GPA of at least 2.00. Boston University also requires that students meet this same standard for federal, state, and private credit-based loan certification.

   Awards are usually offered for the full academic year, and academic progress is reviewed at the end of each academic year. However, summer term financial aid will be canceled, and summer term credit-based government and private loans will not be certified, if a full-time student fails to earn at least a 1.00 grade point index (GPI) or fails to successfully complete at least eight (8) credits during the Spring 2019 Semester.

   Students who withdraw or take a leave of absence during the spring semester after the beginning of classes will not be eligible for financial aid until they have completed at least 12 credits with a minimum GPA of 2.00 in their first semester of reenrollment, unless extenuating circumstances are documented. Eligibility for federal funds is limited to 6 years of full-time undergraduate enrollment.

   Eligibility for University and state grants is limited to eight (8) semesters of full-time undergraduate enrollment. The determination that a student has maintained satisfactory academic progress as required for renewal of financial aid is made by BU Financial Assistance, not by the school or college. However, each individual school or college does determine the academic standing of a student for the purpose of continued enrollment in his or her program of study.

3. **Notify BU Financial Assistance of receipt of additional aid.**

   Notify BU Financial Assistance of receipt of additional aid. Federal regulations require that your total financial aid not exceed your calculated financial eligibility. Therefore, you must promptly inform BU Financial Assistance in writing of any additional award you receive from any source, either within or outside of Boston University, including scholarships, grants, tuition remission, Tuition Exchange Scholarship, ROTC, educational loans, or other aid. If you receive an additional award from outside Boston University, your need-based aid will be reduced only if your total aid, from all sources, exceeds your calculated financial eligibility. Any reduction will be made to self-help (need-based student loan or Federal Work-Study) first, and to scholarship and grant aid only if the outside award exceeds your total self-help. If you receive any additional award from another entity within Boston University, your need-based scholarship will be reduced by the amount of that award.

4. **Apply for any state funds for which you may be eligible.** Apply for any state funds for which you may be eligible. You must submit all documentation necessary to process any state grant for which you are eligible on a timely basis. If you do not receive state grant funds for which you are eligible, those funds will not be replaced with BU funds.

5. **Fulfill your financial obligations to the University.** Fulfill your financial obligations to the University. Your financial aid award may be canceled if you do not complete registration and settle your account by each semester’s payment deadline. Reinstating your aid under these circumstances is unlikely.

Appeal for Reconsideration of a Need-Based Aid Decision
All appeal petitions are carefully reviewed and every effort is made to assist qualified students who fully document extenuating circumstances. Go to [bu.edu/finaid/apply special-circumstances/reconsideration](http://bu.edu/finaid/apply special-circumstances/reconsideration) and learn more about the appeal process, likely outcomes, required documentation, and frequently asked questions. Your enrollment deposit must be paid by the date stipulated by BU Admissions regardless of the status of any financial aid appeal, unless you receive approval for a deposit extension from BU Admissions. Deposit extensions, though rarely granted, are considered only after an aid appeal (in writing with required documentation) has been received.

Scholarships and Grants
Scholarships and grants are essentially gifts and as such do not have to be repaid. Boston University need-based scholarships may be replaced at any time by BU funds from endowed sources to meet fund restriction requirements. For more information on specific award programs, go to [bu.edu/finaid/types-of-aid/scholarships-grants](http://bu.edu/finaid/types-of-aid/scholarships-grants).
**Student Employment**

Students are encouraged to work part time during the academic year. There are many work opportunities on campus even if you did not receive a Federal Work-Study award. For more information on work opportunities, go to [bu.edu/finaid/types-of-aid/student-work-opportunities](http://bu.edu/finaid/types-of-aid/student-work-opportunities).

**Loans**

Unlike scholarships and grants, loans must be repaid. For more information on specific loan programs including Federal Stafford Loans, Massachusetts No Interest Loans, Federal PLUS Loans, and other credit-based loans, go to [bu.edu/finaid/types-of-aid/loans](http://bu.edu/finaid/types-of-aid/loans).

**What If I Withdraw or Take a Leave of Absence from the University?**

Notification of withdrawal and requests for a leave of absence should be made in writing to the University Service Center, 881 Commonwealth Avenue, Boston, MA 02215, or faxed to 617-358-1819. For further information, call 617-358-1818 or go to [bu.edu/usc](http://bu.edu/usc).


**Contacting BU Financial Assistance**

We will be happy to assist you and your family with questions about the application process, eligibility criteria, and financing options. Beginning on the first day of class, information about your specific aid application, eligibility, and award will not be disclosed to your parent or guardian without your consent. Via the Student Link you can:

1) Consent to the release of certain information to a parent
2) Establish ShareLink access for a parent to view certain academic and financial information.

For more information, review the Boston University Policy Regarding Release of Information to Parents and Guardians, available at [bu.edu/reg/general-information/ferpa](http://bu.edu/reg/general-information/ferpa).

Visit our website at [bu.edu/finaid](http://bu.edu/finaid).

**Call 617-353-2965**, Monday through Friday, 9 a.m.–5 p.m. ET. If our telephone lines are busy, we suggest that you call later in the week, before noon or after 2 p.m. ET.

**Email at finaid@bu.edu.** In most cases you will get a response within two business days. Please include your name and Boston University ID number in any email communication. BU Financial Assistance will routinely address communications to students at their BU email account. We urge you to check your email account frequently and forward information to your family as appropriate.

**Mail** your correspondence to the assistant director responsible for your application. The name of your assistant director, based on the first two letters of your last name, is listed at [bu.edu/finaid/contact-us](http://bu.edu/finaid/contact-us). We recommend First Class US mail when submitting materials directly to BU Financial Assistance. Certified mail is discouraged.

**Fax** to us at 617-358-2792. Our receipt of documents by fax can be confirmed only after two business days.

**Meet** with a Financial Assistance representative during one of our new student open house events. Meet with your assistant director by appointment at any point throughout the year to help you and your family plan how to manage your educational expenses.
Important Dates to Remember for Financial Aid

The checklist below specifies actions steps to finalize all or part of a Boston University financial aid award and the dates by which they should be completed. Please carefully note these dates and take the necessary action no later than the specified date so as not to jeopardize your aid. If you have any questions about these requirements, please contact BU Financial Assistance.

- Financial aid appeal priority deadline
  (If you document changed financial circumstances.) April 15, 2018
- Acknowledge financial aid award offer at bu.edu/finaid May 1, 2018*
- Enrollment deposit deadline May 1, 2018*
- Complete Stafford Loan Master Promissory Notes and entrance counseling August 1, 2018
- Enroll in the monthly payment plan October 2018
- Application Supplement for Mid-year Financial Aid deadline
  (If you document changed financial circumstances.) November 5, 2018
- Spring 2019 Semester bill payment due Early December 2018
- File 2019–2020 FAFSA to be considered for federal and state aid October 1, 2018

*The enrollment deposit is due by May 1, 2018, unless a later date is specified on your enrollment deposit voucher. The financial aid award offer must be acknowledged via the Applicant Link by May 1, 2018, unless a later date is specified on your award notification letter.

SUBMIT ALL FINANCIAL AID FORMS TO BOSTON UNIVERSITY FINANCIAL ASSISTANCE UNLESS OTHERWISE NOTED.