



Financial Aid Helpful Hints

Do not do any of these processes until July 1. If we are able to process loans earlier, we will send an e-mail to your @angelo address.

Student Stafford Loan Application Process

Angelo State University is now participating in Direct Lending. **All Stafford Loan borrowers must complete the studentloans.gov process when a Stafford Loan is awarded.**

1. Student receives Stafford award notification from Angelo State University.
2. Student enters online acceptance of the Stafford award via Rams or Ramport.
3. Student allows two business days for the Financial Aid Office (FAO) to transmit the Stafford loan certification to studentloans.gov.
4. Student accesses studentloans.gov after the two business day processing period and completes entrance counseling and a master promissory note (MPN).
5. Student prints any confirmation pages for future reference.
6. Student allows two business days for the MPN confirmation to be uploaded by the school.

If any questions arise during the completion of the studentloans.gov process, please contact the Department of Education's Applicant Services at 800/557.7394.

Parent PLUS Loan Application Process

Angelo State University is now participating in Direct Lending. **All parent PLUS Loan borrowers must complete the studentloans.gov process when a PLUS Loan is awarded.**

1. Student receives PLUS award notification from Angelo State University.
2. Student enters online acceptance of the PLUS award via Rams or Ramport.
3. Parent borrower logs on to studentloans.gov using the parent's social security number, parent date of birth and the parent PIN from the Free Application for Federal Student Aid (FAFSA).
4. Complete required credit check by clicking on the "Request PLUS Loan link".
5. Click on the Parent PLUS link and enter the required information for steps 1 through 4.
6. The parent borrower will be notified instantly if the PLUS loan is credit approved or credit denied.
7. The Dept. of Education will send ASU the credit response (approval/denial) electronically within 2-3 business days.
8. If the parent borrower's credit is approved, the parent borrower allows 24-72 business hours for ASU to create the loan origination.
9. Parent borrower logs on to studentloans.gov and clicks the link "Complete MPN".
10. Click on Parent PLUS – complete steps 1 through 4 and electronically sign the MPN using the parent 4 digit PIN from the FAFSA.
11. Parent borrower prints any confirmation pages for future reference.
12. Parent borrower allows two business days for the MPN confirmation to be uploaded by the school.

If any questions arise during the completion of the studentloans.gov process, please contact the Department of Education's Applicant Services at 800/557.7394.

What is Work-Study?

Students who have documented financial need by completing the FAFSA and want to earn a portion of their financial aid eligibility may be selected for this program. Students generally work 15-20 hours per week. Students get paid monthly based on the number of hours worked. This money can then be applied to the bill or can be used at the student's discretion. The rate of pay is determined by the fiscal regulations of the university, but will not be less than minimum wage. Work study will be awarded in your final package if you are eligible. If you are awarded Work-Study and interested in working a list of jobs can be found at www.angelo.edu under "Work at ASU".



We are pleased to notify you that your initial or revised financial aid award information for the Award Year 2011-2012 aid year is available on-line for your review and required action. Read and follow the instructions below paying special attention to the on-line **Award Messages**.

Accept or Decline Awards	Each initial or revised award must be “ ACCEPTED ” or “ DECLINED ” on-line as shown in the “Required Steps” below. If you do not accept/decline the awards within 30 days of the date of this notice, the award(s) will be <u>cancelled</u> so that funding will be available for other eligible students. Please note that some funds (e.g., Pell Grant and scholarships) may already indicate an accepted status as required by the fund.
Enrollment	The aid awarded to you has been calculated based on at least full-time enrollment (Some funds require higher than full-time enrollment). Certain grant and scholarship amounts may be <u>prorated or cancelled</u> at the time of disbursement if you enroll less than full-time or in fewer hours than required for the fund. Such awards will continue to be adjusted to reflect your enrollment through the official census date of the semester/term.
Award Messages	It is important that you read and pay special attention to the <u>AWARD MESSAGES</u> for each fund awarded. These messages will inform you of any additional steps you must take as well as the enrollment status required for the specific fund. To view the <u>Award Messages</u> please see step 8 below.

Required Steps to View and Accept Awards

1. Open your Internet browser and enter <http://rams.angelo.edu/> in the address bar.
2. Select “**Review Financial Aid or Accept Financial Aid Awards**”.
3. Enter your **Campus ID** and your **PIN** (shown above, right).
4. Select “**Financial Aid**”.
5. Select “**Award**”.
6. Select “**Award for Aid Year**”.
7. Click the **drop down menu** and select **Award Year 2011-2012**. Click “**Submit**”.
8. Click on the “**Fund**” name to view the corresponding **Award Message** and pay close attention to any additional steps you must take as well as the enrollment status required for each specific fund. Accept or decline each award (you may indicate in the box to the right if you wish to accept partial amounts for loans), and click “**Submit Decision**”; or you may select “**Accept Full Amount All Awards**” to accept all awards as offered.
9. You must notify our office if you have been awarded aid for a term that you will not be attending (e.g. if you are graduating or transferring) so we can adjust your award period, amount, and prorate any loan amounts accordingly.

IMPORTANT: We should begin processing loan applications to www.studentloans.gov by July 1, 2011. Please check your @angelo.edu email for further important loan instructions. To review the student and parent loan process go to: http://www.angelo.edu/services/financial_aid/documents/Helpful%20Hints.pdf

Satisfactory Academic Progress	The Financial Aid Office annually reviews the Satisfactory Academic Progress (SAP) for all students at the end of every spring semester. This review determines each applicant’s eligibility for aid consideration for the upcoming year. If it is determined that you do not meet the SAP requirements based on the annual review, you will be ineligible for awarded financial aid for Award Year 2011-2012. If you are not eligible, you will be notified accordingly.
Questions	If you have questions, please contact our office at financial.aid@angelo.edu or 325/942-2246 or 800/933-6299.