



Applying for Financial Aid for 2012-2013 at B-W

Welcome! As a new B-W student, you may have questions about financial aid at Baldwin-Wallace College. Basic information about federal, state, and B-W financial aid is available on our website, www.bw.edu/finaid. Specific information about applying for financial aid at B-W is outlined for you below. Please note that the Office of Financial Aid (FAO) can only package financial aid awards for accepted students.

- You will need a Federal PIN (Personal Identification Number) from the Department of Education to electronically sign your financial aid application (FAFSA). Apply for your PIN (or have it resent if you have forgotten it) online at www.pin.ed.gov. It's best to have your PIN before you start your FAFSA, but you will have the opportunity to apply for it before you submit your FAFSA online. *If you are a dependent student, a parent will also need a Federal PIN to sign your FAFSA.*
- Optional:* Visit the FAFSA website (www.fafsa.gov) to print a copy of the FAFSA on the Web Worksheet. The worksheet is designed to help you gather the information you'll need to complete the FAFSA before you actually sit down to do it.
- Complete the FAFSA online (www.fafsa.gov). Make sure you are completing it for the correct academic year. The summer term is always the first term of the academic year for financial aid purposes at B-W. *Be sure to include B-W's federal school code, 003014, on your FAFSA so your results are sent to the FAO.*
 - We strongly encourage you to wait until you file your 2011 Federal Tax Return with the IRS before you complete your 2012-2013 FAFSA. Approximately two weeks after you file your 2011 Federal Tax Return, you should start your 2012-2013 FAFSA and use the IRS Data Retrieval tool to import your 2011 tax information directly into your FAFSA. If you do not use the IRS Data Retrieval tool to complete your FAFSA, or are unable to use the tool for any reason, you may be required to submit additional information to the FAO before your financial aid award can be finalized. More information about this process can be found on our website: www.bw.edu/finaid/verification
- Monitor the email address you provided to B-W on your application for admission and your B-W email address (if one has been assigned to you at this point). If additional information is required from you, the FAO will contact you.
 - If you are an independent student, you will be required to complete an Enrollment Worksheet. The worksheet can be obtained from the Forms page on the FAO website (www.bw.edu/finaid/forms). Be sure you are completing an Enrollment Worksheet for the correct academic year.
- After reviewing your FAFSA information (and Enrollment Worksheet, if applicable), the FAO will determine your eligibility for financial aid. You will receive a Financial Aid Award envelope in the mail which will have your Award Letter and other important information that will be helpful to you as a new student. You can also access your Award Letter online: <https://webadvisor.bw.edu/WebExpress/award.jsp>
- Be sure to review your Award Letter and carefully read the information presented. Additional action on your part will be required for certain types of financial aid:
 - Federal Direct Loans (if they have been offered to you) require you to complete Entrance Counseling and sign the Master Promissory Note before the funds can be disbursed to your student account at B-W. Both of these requirements can be completed online: www.studentloans.gov
 - PLUS, Private education loans, or GradPLUS loans that are included as part of your financial aid award require an application separate from the FAFSA. *PLUS* is a loan for parents of dependent students only. *GradPLUS* is a loan for graduate students only. *Private education loans* can be used by any student or parent of a dependent student.
 - Information about all types of student loans and online applications can be found on our website: www.bw.edu/finaid/loans