### Programs A – H

**A. BSU Athletic Grant**
Determined by head coach of sport & regulated by NCAA & league rules.

**B. BSU Scholarship or Waiver**
Scholarship from early admission application. Waiver from employee bargaining unit.

**C. Non-BSU Scholarships**
Report all scholarships to the Financial Aid Office. Federal regulations require that all monetary awards must be applied toward meeting need.

**D. Non-BSU Programs**
Rehabilitative Services Agency Funding
All educational funds must be applied toward meeting need. Students with disabilities apply at local Rehabilitative Services Office. Other third-party agency funding such as: Dislocated Workers, CEP, etc.

**E. Federal Pell Grant**
Federal grant for high need students with EFC below 5487.

**F. Minnesota State Grant**
High need Minnesota residents only. Awards are reduced for each credit below 15. No awards after enrolled in college full-time for four years. The FAFSA must be completed and received by the school within the first 30 days of the semester.

**G. Potential Indian Grants**
Apply online for the MN Indian Scholarship Program (MISP) and directly with the respective tribal scholarship office.

**H. All Other Educational Awards**
All funds must apply toward meeting the student’s financial need.

### Programs I – K

**I. Federal Supplemental Educational Opportunity Grant (FSEOG)**
Federal grant for high need Federal Pell Grant recipients. Awarded to early applicants until funds are exhausted.

**J. Work-Study**
Federal and State part-time employment program for students with need. Eligible students will be notified in their official award notice. Once a position has been secured, a work-study authorization form will need to be completed. Example of earnings: $9.65/hour x 10 hours/week x 30 weeks = $2900 approximate earnings.

**K. Federal Direct Subsidized Loan (in school, interest free)**
Federal loan for undergraduate students with need. Interest free while student is enrolled at least half-time (6 cr), current rate of 5.05% during repayment (rates adjusted annually – fixed for life of loan). Students request loan online through e-Services (instructions are included in online award notice). Freshman loan amount is limited by financial need minus all need-based aid up to a maximum loan amount of $3500.

### Programs L – O

**L. Federal Direct Unsubsidized Loan (currently 5.05% fixed interest rate, adjusted annually)**
Federal loan for students. Interest accrues while student is enrolled. For interest not paid before entering repayment, the interest will be capitalized (added to principal). Students request loan online through e-Services (instructions are included in online award notice).

**M. Federal Direct PLUS Loan (currently 7.60% fixed interest rate, adjusted annually)**
Federal loan for parents. Repayment of principal and interest begins 60 days after loan is fully disbursed (unless successfully deferred). A PLUS Loan application is available online at: [https://studentloans.gov](https://studentloans.gov).

**N. Private Alternative Loans**
Educational loan programs from private alternative loan lenders. Information is available at: [https://www.bemidjistate.edu/mybsu/finances/aid/categories/loans/private-loans/](https://www.bemidjistate.edu/mybsu/finances/aid/categories/loans/private-loans/).

**O. Regular Student Payroll**
BSU non-financial aid, part-time work on campus. Regular payroll jobs are open to all regular students enrolled a minimum of halftime, regardless of need. Apply directly to any on-campus department with a vacancy. Rate of pay is the same as work-study.