

May Senior Bulletin

May 1, 2026

Final Transcripts

If the college or university you plan to attend requires a final transcript, please be sure to complete your Senior Survey through Naviance to indicate your school choice and to request the transcript. Final transcripts are not sent automatically. The guidance department will start to send final transcripts the week of June 8.

College Transcripts for Dual Credit

If you earned college credits by taking a dual credit class either at BD or on a college campus, you must have an official transcript from that college sent to the college you plan to attend. If you are currently in a dual credit class this semester, you should wait until after June 26 to request the transcript. If you completed the class last semester, you may request the transcript at any time. You must have paid for your course before your transcript will be released.

PFW Credit for Spanish

PFW has a new policy that allows students who complete Spanish 203 or 204 to apply for back credit for Spanish 111 and 112 at no cost, regardless of whether you become a PFW student. To be awarded these additional credits, you need to email Jackie Murray at jamurray@pfw.edu. In the email, identify yourself by name and as a Bishop Dwenger student who has taken SPAN 203 and/or SPAN 204. Request that she please complete the necessary form on your behalf to secure the back credits for SPAN 111 and SPAN 112.

Financial Aid

If you have not yet completed a FAFSA, you may still do so. File online at <https://studentaid.gov/h/apply-for-aid/afsa>. You will first need an FSA ID for you and a parent, which you can get at <https://studentaid.gov/fsa-id/create-account/launch>. For those of you who filed the FAFSA, the colleges will send a Financial Aid Award letter to you. This will include the financial aid package the college is offering you. Please carefully read all information and respond according to their requests. Make sure you fully understand the types of aid you are being offered and discuss with your parents what you should accept or decline. You are not obligated to accept all that you are offered.

Types of financial aid typically offered:

Grants/Scholarships - money that is awarded to you that does not need to be paid back

Work-study – secured employment on campus

Loans – money that is borrowed that must be paid back, with interest

If you have specific questions about the award letter, contact the college's financial aid office directly.

Loan Calculator

In order to cover the cost of your education, you may need to secure loans. A loan is a sum of money that you borrow and must eventually pay back, with interest. Any debt accumulated throughout your college career must be paid back to the lender. Keep this in mind when you are accepting/declining the loans offered to you. Also, remember that you will be in school for multiple years and will likely need to borrow money each year. To help you determine what your monthly loan repayments will be, visit the website <http://www.finaid.org/calculators/loanpayments.phtml>. Below is an example of the overall cost of borrowing \$25,000.

Loan Balance:	\$25,000.00
Adjusted Loan Balance:	\$25,000.00
Loan Interest Rate:	6.80%
Loan Fees:	0.00%
Loan Term:	10 years
Minimum Payment:	\$50.00
Enrollment Status:	In Repayment
Degree Program:	Bachelor's Degree
Total Years in College:	4 years
Average Debt per Year:	\$6,250.00
Monthly Loan Payment:	\$287.70
Number of Payments:	120
Cumulative Payments:	\$34,524.14
Interest Paid	\$9,524.14

When borrowing money, always remember to:

1. **Max out your federal aid before you consider the private option.** Federal aid often comes with lower interest rates and more favorable lending terms, so fill out a **FAFSA** (Free Application for Federal Student Aid) if you haven't already.
2. **Know how much to borrow.** One of the most expensive mistakes you can make is borrowing too much money. Budget for all your costs and know that borrowed money should ONLY be used for school-related necessities, not non-school related expenses, such as vacations or tickets to a concert.
3. **Keep your expected costs down.** The less money you plan on spending, the less money you have to borrow. The rule here? Make a budget and stick to it.
4. **Know your borrower's benefits.** Private lenders offer various benefits to borrowers. Some provide interest rate discounts for enrolling in auto-repayment or for students who've made a certain number of on-time consecutive payments. Some lenders even cut your premium by a percentage point or two when you graduate. The key here: know **what's offered** ahead of time and calculate those benefits into your total cost.

Scholarships

Scholarship Name: PFW Scholarship Universe

Visit <https://www.pfw.edu/admissions-financial-aid/financial-aid/scholarshipuniverse> for more information.

Scholarship Name: Ivy Tech Scholarships

Visit <https://www.ivytech.edu/financial-aid/scholarships.html> for instructions for how to apply.

Online Scholarship Searches

There are many opportunities for scholarships available online. A few popular search sites are listed below. You should never pay for a scholarship search, nor to apply for a scholarship.

www.fastweb.com

www.finaid.org

www.learnmoreindiana.org

www.bigfuture.collegeboard.org

www.weeklyscholarshipalert.com

www.schoolsoup.com

www.collegedata.com

www.triptocollege.org

www.fafsa4caster.ed.gov

www.scholarships.com

www.cappex.com

www.collegegreenlight.com

www.findtuition.com

www.fastaid.com

www.scholarshipexperts.com

www.scholarshipamerica.org

<http://connection.naviance.com/dwenger>