



## How do I apply for financial aid?

*Are you planning to begin, or return to, a 2-year or 4-year College program, a Certificate program, Vocational or Technical School?*

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<b>The process of application for Federal Financial Aid for qualified Post-Secondary Educational Programs</b>	<p>To apply for student financial aid from the federal government, including the Pell Grant, Perkins Loan, Stafford Loan and work-study, you will need to submit the Free Application for Federal Student Aid (FAFSA). Federal Financial Aid is directed toward multi-month certificate or degree programs (Short-term programs of just a few weeks may not be eligible).</p> <p><u>On-Line:</u></p> <ol style="list-style-type: none"><li>1) Fill out the FAFSA. The website is: <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>. This report is required for any potential student who hopes to receive financial help from Federal or State programs, and to request need-based aid from a particular school or college that is qualified to provide Federal Financial Aid.</li><li>2) Get all the required personal income and family income information</li><li>3) Be aware of the deadlines involved. The FAFSA needs to be filled out and submitted (to the schools or colleges that you are interested in), well before the first day of class of the upcoming school year. Click <a href="#">here</a> for dates.</li><li>4) The personal, income, and household, information that you provide on your FAFSA will be used to calculate your Expected Family Contribution (EFC). The EFC is an indicator of your personal or family's financial strength to pay for college, or other eligible post-secondary education. The EFC is <u>not</u> the amount of money that you, or your family, is expected to pay for your education, nor is it the amount that you will receive.</li><li>5) Your FAFSA, when submitted on-line, is transmitted to the schools listed on your FAFSA, and the schools use the EFC amount to determine the amount of financial aid that a student is eligible to receive.</li><li>6) A student is either "Dependent" or "Independent" status when filling out a FAFSA. As you begin filling out the FAFSA, there will be a series of questions that will determine if a student needs parental information (Dependent), or needs only the student's information (Independent)</li><li>7) If a student is married, the yearly income for the spouse is also required.</li><li>8) The "Financial Aid Package" provided from the school consists of Grant money, Work-Study, and student Loans.<ul style="list-style-type: none"><li>• <u>Grants</u> (The Federal Pell Grant is <u>not</u> required to be paid back).</li><li>• <u>Work-Study</u> (Usually awarded to eligible full-time students).</li><li>• <u>Student Loans</u> (Subsidized or Un-subsidized) are <u>required to be paid back</u> (usually after the student officially graduates, or after the student drops out, or leaves school before graduating).</li></ul></li></ol> <p>If you don't want to use the internet, click <a href="#">here</a> to call for the paper application or download a PDF version.</p>

<b>Local Resources</b>	<ul style="list-style-type: none"> <li>• The <a href="#">Southwest Ohio Educational Opportunity Center</a> (SWOEOC) (Trio) serves Hamilton County in Ohio, and Campbell, Boone, and Kenton Counties in Northern Kentucky. <b>Need address and phone number.</b></li> </ul>
<b>Other Resources</b>	<ul style="list-style-type: none"> <li>• Call the Federal Student Aid Information Center at (800) 4-FED-AID or check the <a href="#">FAFSA</a> web site if you have any questions.</li> </ul>
<b>Other Information</b>	<ul style="list-style-type: none"> <li>• A Federal <a href="#">Pell Grant</a>, unlike a loan, does not have to be repaid. The maximum Pell grant for the 2011-12 award year (July 1, 2011, to June 30, 2012) is \$5,550. The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less. Note that the Pell Grant is only provided for eligible “Undergraduate” Programs of Study.</li> <li>• The Federal <a href="#">Perkins Loan</a> Program provides low interest loans to help needy students finance the costs of postsecondary education.</li> <li>• Federal <a href="#">Stafford Loans</a> are a form of federal student loans for undergraduate and graduate students enrolled in college at least half time. Stafford Loans carry a fixed interest rate, and are typically the most affordable type of student loans.</li> <li>• Low and moderate income students are eligible for need-based financial aid.</li> <li>• Click <a href="#">here</a> for an excellent article on financial aid options and <a href="#">here</a> for a long list of aid options.</li> <li>• Remember that money borrowed from the government must be repaid once you have finished school.</li> <li>• You may be eligible for more than one kind of financial aid. Explore the possibilities.</li> </ul>