



Financial Aid Process

Students are required to complete their financial aid applications on-line. The school cannot determine your financial aid eligibility until your financial aid applications have been processed and verified if required. Some FAFSA applications are flagged for a process called verification. If your application is flagged, additional information will be required by our office. You will be notified of what documentation is needed and no financial aid will be processed until it is received and verified. Once you have completed and submitted your financial aid applications AND the Office of Financial Aid has received all required paperwork from you, our office will have everything required to determine your financial aid eligibility.

1. Gather required Information for FAFSA application.

Before you begin completing the FAFSA application, you will want to gather the information required to apply. Listed below are some of the data items you will need in order to complete this application. You will be notified in writing if your application is flagged for verification.

- ◆ Your Social Security Number and your parents' Social Security number if you are providing parent information.
- ◆ Your driver's license number if you have one.
- ◆ Your Alien Registration Number if you are not a U.S. Citizen.
- ◆ Information on savings, investments, and business and farm assets for yourself, your spouse if you are married, and for your parents if you are providing parent information. When calculating investments, do not include IRA accounts or the home in which you live.
- ◆ Child Support Received or Paid

2. Complete your financial aid application requirements on-line at www.fafsa.gov .

Complete the 19-20 Free Application for Federal Student Aid (FAFSA).

School Code – “ 042750 “

Go to www.fafsa.gov and select “Start a New FAFSA”.

You must complete a FAFSA application in order to receive any federal assistance be it a Pell grant or a Federal Student loan that must be repaid. This FAFSA application step cannot be omitted. If you have never completed a FAFSA application in the past, or if you previously had a PIN number to that you used to sign your federal aid application, you will now be required to create a FSA ID prior to being able to complete your application. Instructions for creating a new FSA ID are located on the following page.

When completing the tax section of this application, it is highly recommended that you import and do not change



your 2017 Tax Return information from the IRS. If you do not use the IRS Data Retrieval tool when completing your initial FAFSA application, you can return to [FAFSA.gov](https://fafsa.gov), log in to your FAFSA record, select “Make FAFSA Corrections,” and navigate to the Financial Information section of the form. Follow the instructions to determine if you are eligible to use the IRS Data Retrieval Tool to transfer 2017 IRS income tax information into your FAFSA. It takes up to two weeks for IRS income information to be available for the IRS Data Retrieval Tool for electronic IRS tax return filers, and up to eight weeks for paper IRS tax return filers.



Frequently Ask Questions

Numerous inquiries are made by students and their parents about financial aid programs available at our school. In anticipation of some of the questions you may have, the following information is provided for you to review:

How Do I Apply For Financial Aid?

To be considered for the Federal Pell Grant and Federal Stafford Student Loan programs you must complete the Free Application for Federal Student Aid (FAFSA). In addition, the federal government mandates that institutions verify all application that are flagged by the Department. Students who are selected to undergo this process will be mailed a written notification of the selection. The written notification will include a Verification Form to complete and a list specific documentation that must be returned to the Office of Financial Aid prior to financial aid being awarded.

Where Do I Get The Applications?

The paper FAFSA is no longer available at high school guidance offices or at college/university financial aid offices. You must complete the FAFSA online at www.fafsa.ed.gov. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who were awarded financial aid in the previous award year will be able to complete a Renewal FAFSA at www.fafsa.ed.gov. If you do not want to complete the Renewal FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have a paper application mailed to you.

Only returning students who borrowed a Direct Stafford loan in the prior award year will not be required to complete a new Master Promissory Note (MPN). Their initial MPN is good for a period of ten years once it has been signed.

Do I Need To Be Admitted Before I Can Apply For Financial Aid?

NO. You can fill out the FAFSA and list up to 10 schools to receive the information before admission. However, to actually receive an award (estimated or actual) offer, you must have been admitted to the school.

What Are The Deadlines Or Suggested Completion Dates For Financial Aid?

Students can generally complete their applications at any time prior to the start of the program. It is important that students contact the Office of Financial Aid to receive appropriate deadlines that are based upon their program of enrollment.

When Will I Receive Information Regarding The Action Taken On My Applications?

The anticipated dates for receiving information are as follows:

Federal Pell Grants (FAFSA application) - Four to six weeks after the FAFSA has been mailed to the federal processor or three to five days for applications done on-line a Student Aid Report (SAR) will be sent to the student (sent via mail through the postal service or sent via email if an email address is provided or the application is done online).

Please refer to the SAR for an initial indication of your eligibility for a Pell Grant.

Federal Stafford Loans - The student's maximum eligibility will be indicated on the student's award letter. Award Letters will be mailed to students prior to the start of their program.

I Received A PHEAA State Grant Notice And It Says I Can't Get a State Grant. Why is that? - When you complete the FAFSA



application you are actually completing two applications in one--both the Federal Pell and PHEAA State Grant application. The only programs eligible to receive PHEAA State Grant funds are the Specialized Associate Degree programs. So, if you are enrolled in a Specialized Associate Degree program, complete and return the information to PHEAA for processing. For students enrolled in all other programs, you do not have to complete and return the State Grant Notice.

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Why Do I Have To Put My Parents' Tax Information On The FAFSA If They Are Not Paying For School?

Even if you do not live with your parents, you may be considered to be a dependent student by the federal government and required to provide parental information. The Free Application for Federal Student Aid (FAFSA) has a series of questions for you to answer to determine if you are dependent or independent. The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Refer to the FAFSA instructions for instructions regarding parental information.

What Do I Do When I'm Considered Dependent But My Parent(s) Won't Provide Information Or Sign My FAFSA? Can Someone Else Sign It?

NO. No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent). Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Stafford Loans. If you find yourself in this situation, you should contact the Office of Financial Aid to help you explore other possibilities.

I Do Not Live With My Parents, But Live With Another Relative. Should I Put Their Information On The FAFSA As My Parent?

NO. No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Office of Financial Aid as soon as possible to speak to a Financial Aid Counselor about your situation.

My Parents Make A Lot Of Money, So I Probably Won't Qualify For Financial Aid. Should I Still Apply?

YES! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are sources of aid, such as low interest loans - Federal Stafford and Federal PLUS loans - that are available regardless of need. It is wise to have something to fall back on, in case your family finds themselves in a financial crunch.

I Want To File My FAFSA But I Have Not Yet Completed My Tax Returns Or My Parents Haven't Filed Theirs. What Should I Do?

By now you should have already filed taxes for the year being requested since the FAFSA now asks for tax data that is two years old. If you have not yet filed your taxes for the required year, first complete your taxes, submit them to the IRS, wait three to six weeks to allow for processing, and then try to import your taxes into your FAFSA. If that does not work, you will need to enter the amounts you reported on the 1040 form you submitted to the IRS onto your FAFSA for processing. However, be advised that we may be required to obtain a copy of your IRS Tax Return Transcript to show that the taxes were actually filed.

My Parents Are Divorced. The Parent I Reside With Is Remarried. Do I Have To Provide My Step-Parent's Income And Assets On The FAFSA, Even If I Am Not Supported By The Step-Parent?

YES, provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

When Will My Financial Aid Award Be Ready?

To receive an award letter, the student must first complete the FAFSA. Once the school has received information from the FAFSA, an estimated award can be made for most students. Students can contact the Office of Financial Aid to discuss their



estimated awards. Actual awards are made once the student has been admitted to school and all required paperwork has been submitted to the Office of Financial Aid.

Incoming students - Award letters are sent to admitted students prior to the start of their program. Students who have not received an award letter prior to the start of school have either not completed the required applications or have not submitted all the required paperwork to the Office of Financial Aid. Students will continue to receive new award letters if their financial aid changes.



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Transfer students - Award letters are sent to admitted transfer students prior to the start of their program provided that the school has their complete financial aid transcript on file for determination of remaining eligibility and all remaining financial aid has been cancelled at their previous school. Transfer students must contact the school they had previously attended and direct the school to cancel all remaining disbursements. Students will continue to receive new award letters if their financial aid changes.

Students entering their second year - Students who ARE currently enrolled and are advancing into the second year of their program will receive award letters prior to the start of year two. Students who do not receive their new award letter before the start of the 2nd academic year in the program have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

Students crossing over into a new FAFSA award year - Students who ARE enrolled in programs that cross over into a new FAFSA award year (July 1) will have award letters ready by approximately June of each year. In order to receive a new award for the new year, students must have submitted a new FAFSA application for the upcoming year. Students who do not receive their new award letter by June have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

MY TUITION ACCOUNT

How Do I Check On My Financial Aid?

You can check on your financial aid by contacting the Office of Financial Aid. Contact information is located in the contact information section of this booklet.

How Do I Check On My Account Balance?

You can check on your tuition account balance by contacting the school's Finance Office. Contact information is located in the contact information section of this booklet.

Will The School Allow Me Or My Parents To Make Monthly Payments To The School?

YES. Students and/or parents can setup a Monthly Payment Plan directly with the school. Contact the Bursar's office for details on how to initiate a payment plan. Students making payments to the school are required to have all tuition and fees paid before the end of each payment/billing period. Students who have not made satisfactory payments and have a balance at the end of the payment period will not be eligible to take their final exams, continue to the next period of enrollment, or graduate from their program

General Questions

Who May Inquire About My Financial Aid Record?

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. Only those individuals, who provided information on a student's FAFSA, can request information regarding the student's financial aid file. Therefore, if a student would like their financial aid information released to another individual and/or agency, the student must complete the **Authorization Release Form** and submit it to the Office of Financial Aid. Please contact our office to request a copy of the form.

What Records Should I Retain?

Keep copies of all your applications along with the base year federal income tax form used to complete your FAFSA application in order to document your adjusted gross income or other data which appears on the IRS Tax Return Transcript. Also keep copies of all award letters as well as any letters you send to or receive from various agencies.

If I Withdraw From Class, Will It Affect My Financial Aid?

If students are considering a withdrawal from school, they are urged to discuss their student account status with someone in the Office of Financial Aid prior to making their final determination. Students who withdraw may end up owing a balance to the school, a balance to the U.S. Department of Education, a balance on a Stafford loan or a balance to all parties listed.

If I Repeat A Class, Will It Affect My Financial Aid?

If students are required to repeat a class or an entire level of training, it will affect your future financial aid disbursements. When students in clock-hour programs are required to repeat coursework, all financial aid is cancelled during the period in which the student is repeating the coursework and then re-instated when they reach the next payment period within the program.

I Was Selected For Verification. What Does That Mean?

The U.S. Department of Education requires that some students who apply for financial aid be verified. Verification is the process to make sure that the information reported on the Free Application for Federal Student Aid (FAFSA) is accurate. Some applications are selected because of inconsistent information, while others are randomly selected. Any student who is selected will be notified by the Office of Financial Aid. The items required to complete verification are outlined in the "Verification Policy" section of this handbook.

The Office of Financial Aid will compare the information to the Student Aid Report (SAR/ ISIR) and correct any errors. Any corrections made will generate a new Student Aid Report (SAR) which will be sent to both the school and the student.

After the verification process is complete, the student will be notified of his/her financial aid eligibility. **Failure to complete the verification process will prohibit you from receiving any federal financial aid for the award year.**



CONTACT INFORMATION

Application to Complete	Web Site Address	Technical Support
FAFSA Application	www.FAFSA.ed.gov	800-433-3243

Office to call	For questions regarding:	E-mail
Financial Aid Administrator	Financial Aid Applications/Status	Kahlil Mack kmack@1199ctraining.org
Financial Aid Coordinator	Financial Aid Packaging/Disbursing	Kahlil Mack kmack@1199ctraining.org
Practical Nursing	Admissions / Records	Denice Price dprice@1199ctraining.org
Finance Office	Billing, Payments, Credit Balance Refunds	Elizabeth Hammond ehammond@1199ctraining.org Lakeisha Thomas lthomas@1199ctraining.org

Agency to call	For questions regarding:	Phone
IRS	Tax Transcripts	800-908-9946 www.irs.gov
Selective Services	Status Information Letter or Waiver	847-688-6888 703-605-4100 www.sss.gov
Social Security Administration	Correction of Social Security discrepancies.	717-299-5261 www.ssa.gov
National Student Loan Data System	Information on all of your Title IV Funding & Student Loan History	www.nsls.ed.gov www.studentloan.gov

