

FAFSA TIP SHEET

September 2016 – May 2017

Before filling out the FAFSA, be sure to:

Go to Create a FSA ID at <https://fsaid.ed.gov> . Parents must have their own FSA ID

- An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.
- Only create an FSA ID using your own personal information and for your own exclusive use. *You are not authorized to create an FSA ID on behalf of someone else, including a family member. **Misrepresentation of your identity to the federal government could result in criminal or civil penalties.***
- To create your own personal FSA ID, go to <https://fsaid.ed.gov> and continue the process.

Gather Documents! YOU MUST HAVE:

- Your social security number and your parents' social security numbers, if you are providing parent information. You will also need your parents' dates of birth. If your parents are divorced, separated, or widowed, you will need the month and date of the divorce/separation/death.
- Your driver's license number, if you have one.
- Your alien registration number, if you are not a U.S. Citizen.
- 2015 Federal tax information or tax returns, including W-2's for yourself, for your spouse, if you are married, and for your parent, if you are providing parent information.
- Records of 2015 untaxed income (such as child support and retirement contributions). Information on savings and investments for yourself (and your parents, if you are providing parents information). This includes the balance of all checking and savings accounts.
- Current market value of all real estate property including multiple family houses **NOT the student's, spouses, or parents' primary residence.**

Apply on-line at www.fafsa.ed.gov and process your 2016-2017 FAFSA:

1. When you are ready to begin select **Start a New FAFSA**. If first time filling FAFSA, choose Start a New FAFSA, otherwise choose Fill out a Renewal FAFSA. Follow the instructions of the screen.
2. If you have questions or need help click the "Need Help?" link. Look for FAFSA on the Web – Live Help. Send and receive real-time answers to questions or call 1-800-4 FED-AID (1-800-433-3243) to speak to a customer representative.
3. Enter the school code for all the colleges to which you are applying. To insert, click the Add Button under the school code. **CCCC School code is: 002168**
4. Review your answers carefully.
5. Have your parents sign with a FSA ID, or print, sign and mail the paper signature page to the address on the bottom of signature page.
6. Submit your FAFSA by using the "Submit My FAFSA Now" button.
7. Print the confirmation page for your records.

PLEASE be sure to answer all the required questions; leaving questions blank causes delays in processing your aid.

CCCC Title IV School Code 002168

FINANCIAL AID APPLICATION INFORMATION

The Information provided below is intended as an overview to assist you with financial aid procedures. If you have additional questions, please call or stop by the Financial Aid Office

How and when do I apply for financial aid?

Apply on-line at www.fafsa.gov. Apply before May 1st to receive financial aid for classes that start in September. You may apply after this date, but the Financial Aid Office may not be able to prepare your award before your tuition bill is due. If so, you may still pay your bill and later receive financial aid as a reimbursement. If you will first need financial aid in January, you should apply by November 1.

How can I apply for financial aid without filling out so much paper?

You may complete the FAFSA for no charge at www.fafsa.ed.gov. Caution: **Do not use .com, .net, or .us. These sites require you to pay a fee to file a free application.**

When will I hear from the Financial Aid Office?

Application processing takes about a month. First your FAFSA is processed at the federal processing center. This takes about two weeks if you apply on-line. The processing center sends the results of your application to the Financial Aid Office. After the Financial Aid Office receives your application, you will receive a written notice if any additional paperwork is necessary (taxes, for example). Once your file is complete, you will receive an award letter telling you exactly what types and how much financial aid you will receive. The Financial Aid Office usually begins mailing notices in early June.

Do I have to apply for admission to the College?

All students who plan to receive financial aid (including student loans) must be admitted to a degree or approved certificate program at the College. This process is called "matriculation." You must also have a high school diploma, GED to receive financial aid.

How can I use financial aid to pay my tuition bill?

The amount of any grants or loans you are receiving will be coded in the CCCC computer. The Business Office uses this information to automatically defer charges for tuition and fees until the actual financial aid funds arrive in mid semester. **If your financial aid is later reduced, you will still be responsible for paying any tuition and fees that you owe.**

Is there financial aid available for books?

If your financial aid exceeds your tuition and fees, you may charge your books at the Campus Book Store. You will receive a Book Voucher Authorization form to sign, if one is not already on file. The Financial Aid Office will notify you when the Book Store has your voucher available approximately 2 weeks before classes.

Is financial aid available for the summer?

Some students may qualify to receive a Federal Pell Grant or Federal Direct Loan. For specifics, please contact the Financial Aid Office. Federal Work Study (FWS) is available to qualifying students during the summer months. Students must be registered for either summer or fall classes to earn FWS funds.

Does financial aid help pay for the student health insurance fee?

Financial aid must first pay for your tuition and fees. If your aid will exceed these charges, you may fill out an authorization form in the Financial Aid Office to have your excess aid help pay your insurance. Since financial aid payments do not occur until mid-semester, your insurance will not be paid and you will not receive a confirmation of your insurance until that time.

What happens if my financial aid exceeds my charges at the College?

Approximately six weeks into the semester, the Financial Aid Office will disburse your financial aid funds based on the number of credits you are still taking. The funds will first pay your tuition, fees, books, and any other outstanding charges. If you have additional aid, the College will mail a check to you. These funds are to be used toward education related expenses such as rent, food, and transportation costs such as gas or bus fare.

How many classes must I take to receive financial aid?

Federal Pell Grants are available for some students enrolled in just one class. Federal student loans and most other financial aid sources require that you be enrolled in at least six credits per semester. MassGrant requires that at least 12 credits each semester.

May I use a student loan to help cover my living expenses?

Student loans, like all other sources of financial aid, must first be used to pay any tuition, fees, and other charges at the College. If the loan exceeds your charges, the College will mail you a check for the difference. Because loans may be delayed, you should have alternate plans in place to cover living expenses during the first two months of each semester. Also, a loan is not intended to replace income for major purchases such as an automobile.