



How do I apply for financial aid and what are the deadlines?

You can apply by completing a Free Application for Federal Student Aid (FAFSA). To access the application, visit www.fafsa.gov. The FAFSA is an application that should be completed annually in order to determine eligibility for federal, state, and institutional financial aid. Personal information, income information, and electronic signatures are required to complete the electronic application (i.e. taxes, W2's). After your application has been processed by the Federal Processing Center, your results are forwarded to the colleges that you select on your FAFSA within 1-2 weeks. If after two weeks of submitting your application our Financial Aid Office has not received your results, you must contact the Federal Processing Center by calling 1-800-433-3243 and inquire about the status of your application. You must submit this application before the beginning of each academic year.

- The FAFSA takes approximately 20-30 minutes to complete.
- Each student must create and utilize an FSA ID and password to sign the FAFSA electronically. If you are a parent of a *dependent student*, you will need your own FSA ID to sign your child's FAFSA electronically. If you have more than one child attending college, you can use the same parent FSA ID to sign all applications. *Please note: Each FSA ID user must have a unique e-mail address.* When completing the application, you will be prompted to create the FSA ID.
- To ensure that MCC receives your FAFSA, be sure to add our school code: 001392.
- The application priority deadline for the fall is May 15 and for the spring is October 1.
- **Completing the FAFSA does not guarantee eligibility, and it does not mean you have been awarded financial aid by the institution you will be attending.**

I don't think I qualify for aid. Should I apply anyway?

Yes. Many students think they do not qualify and hinder their chances of receiving financial aid by failing to apply for it. Students who are not eligible for federal funds may be eligible for state or institutional funding, or possibly student loans. The application is free; therefore, there is no good excuse for not applying. Other external scholarships may also require you to complete the FAFSA and provide the Student Aid Report (which comes from completing the FAFSA) in order to determine your eligibility.

Do I need to be admitted to the College before I can apply for financial aid?

Not necessarily. You can apply for financial aid any time after October 1st (for students enrolling the next fall and spring semesters). However, for you to be awarded, you must be admitted and matriculated into a financial-aid-eligible associate or certificate program at MCC.

Do I need to be enrolled full-time to be eligible for financial aid?

Financial aid is awarded based on full-time enrollment. If a student is enrolled less than full-time, generally the award will be adjusted according to the enrollment. For example, if you are enrolled half-time (6 credits), the amount disbursed will be half the amount awarded. Note that some students with high EFC (Expected Family Contribution) numbers may need to register for a certain number of credits in order to be eligible for federal grants.

What does it mean to "maintain Satisfactory Academic Progress"?

Your financial aid status must indicate "Satisfactory Progress" in order for you to receive aid. You make "Satisfactory Academic Progress" if you successfully complete 66.6% of your attempted credits and maintain a minimum, cumulative grade point average (GPA) of 1.50 for 15.99 or less earned credits and a minimum of GPA of 2.00 for 16.00 or more earned credits. If you are on Financial Aid "Warning" or "Probation/Waiver" you may receive aid; however, during that period of Warning or Probation/Waiver, which will be your next semester of enrollment, you must pass all classes. If you fail to do so, it will result in a termination of your financial aid due to your "Unsatisfactory Progress" status.

Do I need to provide my parents' financial information on the FAFSA?

Federal regulations dictate that if you are under the age of 24 and you are not married, not a veteran, not a ward of the court, not a graduate or professional student, do not have children or legal dependents, and truthfully answered "No" to all of the dependency questions on the FAFSA, you are considered a dependent student and must provide parent information on the FAFSA. If you answer "Yes" to one or more of the dependency questions on the FAFSA, you may be asked to provide supporting documentation (i.e. legal guardianship court document, parent death certificates).

Will Financial Aid cover Tuition, Fees, and Books?

If you are eligible for financial aid, you will be awarded with a money package based on your enrollment (how many credits you register for each semester). This package may cover tuition, fees, and books. After your financial aid has been fully processed and you've been awarded, you may register. If you register and your financial aid has not been processed, you will be responsible to pay for tuition, fees, and books. Watch for deadlines and become familiarized with the fee policy available to you in the catalog. Students are no longer required to complete the Title IV authorization online as this process has been automated.

After I have been awarded financial aid, what is my next step?

After submitting your application, you will be able to track your financial aid status and award information by using the **MyCommNet** Student Information System at <http://my.commmnet.edu>. When you have been awarded, you must take the following steps to accept your financial aid award online, if required:

1. Go to <http://my.commmnet.edu>
2. Log in with your student NetID and password (ie. NetID: 01234567@student.commmnet.edu)
3. Click on "**Banner Student & Faculty Self-Service**"
4. Click on "**Financial Aid**"
5. Click on "**Award Package**"
6. Click on the "**Accept Award Offer**" tab
7. Select "**Accept**" on the drop-down box next to your award and click on "**Accept Full Amount of all Awards**"
8. Print a copy for your records

How do I check if I have any pending requirements to complete my financial aid record and my satisfactory academic progress status?

1. Go to <http://my.commmnet.edu>
2. Log in with your student NetID and password (ie. NetID: 01234567@student.commmnet.edu)
3. Click on "**Banner Student & Faculty Self-Service**"
4. Click on "**Financial Aid**"
5. Click on "**Eligibility Requirements**"
6. View your financial aid requirements under the "**Student Requirements**" tab and your Satisfactory Academic Progress status under the "**Academic Progress**" tab. Any holds will be listed under the "**Holds**" tab.

MyCommNet will list any outstanding documents required before we can determine your eligibility for financial aid. Forms can be downloaded at www.manchestercc.edu under "Resources" and "Find a Form" or can be picked up at the Financial Aid Office. Completed forms should be submitted to the Financial Aid Office so we can determine your eligibility and award you, if eligible. Record review takes approximately five business days. You will receive periodic emails informing you of your current status. This information can also be checked through your MyCommNet account at your convenience. Once you are awarded financial aid, be sure to log into MyCommNet to accept your award, if required.

- Be sure to keep your email address up-to-date with the Registrars' Office.
- We only assume that you are interested in grants. Although Work Study and loans are also part of financial aid, they must be applied for separately. Applications are available in the Financial Aid Office, where you must review your eligibility to participate in these financial aid programs.

For the instructions above: If prompted to select the college, be sure to select MCC. If prompted to select the year, be sure to choose the appropriate academic year and "**Submit**" (i.e. for fall 2017 and spring 2018, the academic year is 2017-2018). The first time you log in you will be prompted to update/confirm your contact information.