EAST CENTRAL COLLEGE

Steps to Apply for Financial Aid (Fall 2018/Spring 2019/Summer 2019)
finaid@eastcentral.edu / *Student Services Center 636-584-6588*
(Federal Grants, State Grants, A+, Work-Study, Federal Loans, and Institutional Scholarships)

Please note that ALL items from EVERY step MUST BE completed <u>before</u>:
- the student will be held in classes by the Financial Aid Office without a payment being made;
- any financial aid is applied to the student's account; and
- any bookstore waivers are issued.

Step 1: **<u>Make sure the Student Services Center receives ALL of the following:</u>**
   a. Application for Admission
   b. Declaration of Academic Program form
      -students must be pursuing a certificate or degree program to receive financial aid
   c. <u>Official</u> High School transcript sent directly from the student's high school **OR**
      <u>Official</u> HSE/GED certificate and scores sent from the state where HSE/GED was issued **OR**
      <u>notarized</u> home-schooled transcript with date of graduation
   d. <u>Official</u> college transcripts from <u>ALL</u> colleges previously attended sent directly from those institutions
   e. Complete placement testing, as needed

Step 2: **<u>Apply for a FSA ID</u>** online at www.fafsa.gov.
   - One of the parents must also apply for a FSA ID if the student is a dependent *
   - The FSA ID will allow the student and parent to electronically sign the FAFSA
   - FSA ID must be linked to an email address and using the secure code which is emailed to that account is required for activation
   - The FSA ID should not be shared with **<u>anyone</u>** and will be used *EACH YEAR* for re-application

Step 3: **<u>Fill out the FAFSA form</u>** (Free Application for Federal Student Aid) **Priority Date – December 1st**
   - For 2018/19, the paper FAFSA can be obtained by calling (800) 4-FEDAID (800-433-3243), but we encourage the student to submit the FAFSA application on-line at www.fafsa.gov.
   - Remember the first "F" in FAFSA stands for "Free!" There is no cost to apply for federal student aid.
   - The student will need records of income earned from the prior tax year. **You may also need records of your parent's income information if you are a dependent student.* WE STRONGLY ENCOURAGE YOU TO DOWNLOAD THE TAX INFORMATION DIRECTLY FROM THE IRS WHEN PROMPTED WHILE ENTERING YOUR FAFSA ONLINE.**
   - **ECC's Title IV school code is 008862.**
   *Definition of a dependent student (2018/2019) - Anyone who answers "**No"** to all of the following:
      A. Were you born before January 1, 1995?
      B. As of today, are you married?
      C. At the beginning of the 2018/2019 school year, will you be working on a master's or doctorate program?
      D. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
      E. Are you a veteran of the U.S. Armed Forces?
      F. Do you have children who receive more than half of their support from you between July 1, 2018 and June 30, 2019?
      G. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?
      H. At any time <u>since you turned age 13</u>, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
      I. As determined by a court in your legal state of residence, are you or were you an emancipated minor?
      J. As determined by a court in your legal state of residence, are you or were you in legal guardianship?
      K. At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?

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L. At any time, on or after July 1, 2017, did the director of an emergency shelter program or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?

M. At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Step 4: **Return all required documents to the Financial Aid Office (see priority deadlines below)**
In approximately 2-6 weeks the student will receive a **Student Aid Report (SAR)** or student acknowledgement by mail or e-mail. This report may state that further information is required to process the application. Submit corrections to the application or documents requested to the Financial Aid Office.

If selected for verification, the student will be required to submit the following to the Financial Aid Office:

A. A copy of the student's (and spouse's, if married) **2016 IRS tax return transcript** and **W-2's**
B. A copy of the parent(s) **2016 IRS tax return transcript** and **W-2's** if the student is a dependent*
C. Independent "non-tax filers" must have a verification of non-tax filing letter from the IRS and the IRS wage and income transcript
D. If you, your spouse or your parents (if dependent) filed an amended tax return, you will also need to submit your 2016 IRS 1040X Form
E. Complete the **2018/2019** verification worksheet assigned to you by the Financial Aid Office
F. Documents verifying child support received and/or paid and other non-taxable income documentation
G. Additional information may be required

Step 5: **If a change needs to be made to the FAFSA** after the SAR is received or verification is complete, an electronic correction will need to be made by the Financial Aid Office (this can take up to 2 weeks and may change the student's financial aid eligibility).

Information about Specific Programs

Work-Study
- requires a work study application for employment (in addition to the FAFSA). Job openings are posted with the Human Resources Department.

Student Loans
- Student must make an in-person counseling appointment to speak with a loan counselor and fill out the appropriate paperwork (after steps 1-5 have been completed).

Institutional and Foundation Scholarships –go to www.eastcentral.edu/scholarships to apply:
- All students are required to complete the on-line scholarship application to be considered for a scholarship – those students who complete their on-line scholarship application and their FASFA by the December 1st priority deadline are giving first consideration for scholarships.
- In-coming freshman must submit their 6th semester high school transcript by December 1st to be considered for academic and other specific scholarships (this does not apply to those who have already graduated from high school).

A+ Program
- Upon graduation from the student's high school, request **an official transcript** to be sent directly to the registration office at ECC. **Make sure the transcript sent has an A+ seal.**
- You are responsible for signing and returning the "A+ Agreement" form to the Financial Aid Office **before the A+ funding can be applied to your account.** You are only required to submit this form one time. The form can be picked up at the Financial Aid Office or online at *www.eastcentral.edu/financialaid/forms*

VA Benefits *www.va.gov/gibill*
- New students must do a one-time Application for Education Benefits through the VA.
- Veterans should notify the school VA Certifying Official each semester they enroll.
- Report any changes in enrollment or declared major to the VA Certifying Official.
- If eligible, a student may be held in classes under the Chapter 33, Post - 9/11 GI Bill ®.

Priority Deadlines: Students who submit their Financial Aid Application (FAFSA) and requested documentation on or before the following priority deadlines, and are eligible to receive benefits, will be held in classes. All documents must be received by the financial aid office no later than:

Fall	**July 1ST**
Spring	**December 1ST**
Summer	**May 1ST**

After Priority Deadlines: Students who submit their Financial Aid Application (FAFSA) after the above priority deadlines should set up a payment plan by logging into their eCentral account to insure that their classes will not be cancelled on the day fees are due. Students should allow 4-6 weeks for the processing of financial aid applications.