



Steps to Apply for Financial Aid (Fall 2025, Spring 2026 & Summer 2026)

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(Federal Grants, State Grants, A+, Work-Study, Federal Loans, and Institutional Scholarships)

Please note that ALL items from EVERY step MUST be completed before:

- 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 vouchers are issued

Step 1: Make sure the Student Services Center receives ALL of the following:

- Application for Admission with an Academic Goal of "Degree- or Certificate-Seeking" as students must be pursuing a certificate or degree to receive financial aid **AND**
- Official High School transcript sent directly from the student's high school **OR**
- Official HSE/GED certificate and scores sent from the state where HSE/GED was issued **OR**
- Official homeschool transcript with date of graduation, CGPA, and overall credit count **AND**
- Official college transcripts from ALL colleges previously attended, including Dual Credit, sent directly from those institution
- Complete placement testing, as needed

Step 2: Apply for an FSA ID (create an account on www.studentaid.gov)

- One or both parents must also apply for an FSA ID if the student is dependent *
- The FSA ID will allow the student and parent(s)/contributor(s) 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 student & parent/contributor must have different email addresses)
- The FSA ID should not be shared with anyone and will be used **EACH YEAR** for re-application

Step 3: Fill out the FAFSA form (Free Application for Federal Student Aid)

- Complete the FAFSA by selecting "Start New Form" at www.studentaid.gov and list ECC federal school code, **008862**.
- 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 appropriate tax year. **You will also need records of your parent's/contributor's income information if you are a dependent student.***

For the 2025-2026 FAFSA form, the status of your application will be one of the following:

- **Draft:** Your section of the FAFSA form is incomplete.
- **In Progress:** You provided your consent, approval, and signature to your section of the FAFSA form, but the FAFSA form has not been submitted yet.
- **In Review:** The FAFSA form was submitted but not processed yet.
- **Action Required:** You are missing your consent and approval or signature; or the FAFSA form was processed, but a correction is required.
- **Processed:** Your application was processed successfully. No further action is needed.
- **Closed:** Your FAFSA form was never submitted and can no longer be submitted because the Federal FAFSA deadline passed.

***Definition of a dependent student (2025/2026)** - Anyone who answers "**No**" to all of the following:

- A. Were you born before January 1, 2001?
- B. As of today, are you married?
- C. At the beginning of the 2024/2025 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, 2025 and June 30, 2026?
- 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, July 1, 2025 through June 30, 2026?
- H. At any time since you turned age 13, 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, 2023, were you unaccompanied and either (1) homeless or (2) 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 copy of the student's (and spouse's, if married) signed **2023 IRS tax return** and **W-2's**
- A copy of the parent(s) signed **2023 IRS tax return** and **W-2's** if the student is dependent*
- Independent "non-tax filers" must have a verification of non-tax filing letter from the IRS and 2023 W2's from all jobs worked
- If you, your spouse/contributor or your parent(s)/contributor(s) (if dependent) filed an amended tax return, you will also need to submit your 2023 IRS 1040X Form
- Complete the **2025-2026** verification worksheet assigned to you by the Financial Aid Office
- Other non-taxable income documentation
- 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

- Complete counseling requirement and MPN 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®
 - *GI Bill® is a registered trademark of the U.S. Department of Veteran Affairs (VA).*

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
Spring
Summer**

**July 1ST
December 1ST
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 MyECC account to ensure 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.