

Applying for Financial Aid and Determining Aid Eligibility

Applying for Federal Student Financial Aid

To apply for federal financial aid student and parents (if applicable) are required to complete the Free Application for Federal Student Aid (FAFSA) or provide a copy of their Student Aid Report (SAR) if the student previously completed a

In addition, in the Department of Education's attempt to prevent fraud and abuse in the Federal Pell Grant program, students with unusual enrollment (UEH) histories may be flagged during the application for Federal Student Aid process. Some students may have legitimate reasons for their unusual enrollment history, so institutions are required to request documentation from students, to determine if there are valid reasons for the unusual enrollment history. This UEH flag needs to be resolved before students can receive additional Federal Student Aid.

The information you report on your FAFSA is used to determine your Expected Family Contribution (EFC), which is calculated by a formula established by law. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that schools use to determine how much financial aid (grants, loans, or work-study) you would receive if you were to attend their school. If your EFC is below a certain number, you will be eligible for a Federal Pell Grant assuming you meet all other eligibility requirements.

The amount of your Pell Grant depends on your EFC, your cost of attendance and your enrollment status (full-time, three-quarter time, half-time, or less than half-time).

For most other aid programs, the financial aid administrator at your school takes your cost of attendance and then subtracts your EFC, the amount of a Federal Pell Grant you are eligible for, and any other sources of financial assistance you may have. The result is your remaining financial need:

Cost of Attendance
- EFC
- Federal Pell Grant Eligibility
- Aid from Other Sources
= Remaining Financial Need

If you are attending at least half-time, your cost of attendance is the sum of the following, for each academic year that you enrolled in school.

- x Your actual tuition and fees (or the school's average tuition and fees),
- x The cost of room and board,
- x The cost of books, (included at no cost in tuition)
- x Supplies,
- x Transportation,
- x Loan fees, and
- x Personal expenses

Costs unrelated to the completion of a student's course of study are not included in calculating that student's cost of attendance.

The financial aid office can consider special or unusual circumstances such as unusual medical expenses, tuition expenses, or unemployment and can adjust your cost of attendance or some of the information used to calculate your EFC. The financial aid administrator at your school also can change your status from dependent to independent, but only under specific circumstances the aid administrator will explain. You will have to provide your school with documentation to justify any change. The decision to change or not to change your dependency status is based on the aid administrator's judgment, and it is final. It cannot be appealed to the U.S. Department of Education.

Students will receive a Funding Estimate that lists their estimated awards. Students are only required to sign or respond to it, if they wanted any changes or have questions about the awards. However, Funding Estimates that include a PLUS Loan (parent loan to assist the student) must be signed and accepted by the parent borrower, to confirm the amount of loan they are requesting.