Financial Aid Process Steps

1. **Apply for Federal Financial Aid by going to www.fafsa.gov** (free application):
   - Apply for your PIN Number.
     - ✓ The PIN is your electronic signature for the FAFSA, renewal FAFSA and Master Promissory Note for Loans. It is also used to access your online financial aid history, student aid report (SAR) and make corrections to your FAFSA. Your PIN is your electronic signature; keep it in a safe place. Parents of dependent students must also have their own PIN to sign the FAFSA and PLUS loan Promissory Note electronically.

   - Apply for the Free Application for Federal Student Aid (FAFSA). Click on the orange "Start Here" button. Follow the prompts in the right hand column of the site through the completion and submission of the application. Calhoun Community College's School Code is **001013**.
     - ✓ For fastest processing time, students should complete the application online and submit an electronic signature using their PIN. It is possible to interrupt an application session by saving the application and returning later using the information provided on the site.

2. **Complete Verification Process (if required)**:
   - Applicants selected by the Federal Central Processing System for verification by the school must provide requested documentation within 15 days of request and prior to award offers. Verification forms are available at: http://www.calhoun.edu/student_services/student_financial_services/brochures_forms.aspx.
     - ✓ Failure to provide all documents requested in a timely manner will delay your award offer and financial aid payments.

3. **Satisfy Documents, Review and Accept Award Offers**: All student notifications are made via your Calhoun email account. When notified, you may review and satisfy documents online by following these steps:
   - Login to Banner Self Service System (*My Calhoun*) using your CCC ID (ex. C00000000) and pin.
   - Select **Fin Aid Tab** (tab only shows on the screens of students whose financial aid information has been imported into Banner).
   - Select **Fin Aid Status**, enter aid year, submit (will display message and hyperlink to student requirements). ***Note***: *Hyperlinks appear underlined in blue print.*
   - Select **Hyper Link** to student requirements (only click once).
   - Display will show **Unsatisfied and Satisfied Student Requirements** (Info tabs show information only and are NOT hyperlinked to Resources & Additional Information or Terms & Conditions.) For any Unsatisfied Requirements other than Authorization of Payment with Federal Funds and Terms & Conditions, follow screen instructions or hyperlinks.

   Review Awards, Accept Awards, Authorize Payment and Terms and Conditions by following these steps:
   - **Back arrow** to return to **Fin Aid**
   - Select **Award**
   - Select **Aid for Award Year**
   - Select **Resources and Additional Information Tab** to read
   - **Select response from drop box** to Satisfy Authorization Payment with Federal Funds (a message will display stating that the information has been submitted to the Student Financial Services Office but has not been reviewed).
   - **Submit** information
   - **Select Terms and Conditions** tab to ACCEPT terms and conditions
   - **Submit**

     - ✓ The official form of communication at Calhoun Community College is your student email account. Please check your student email account regularly.

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4. **Complete Direct Student Loan Steps (if applicable)**:
   - Accept loan offer online. Continue to www.studentloans.gov to complete Stafford Loan Entrance Counseling and a Master Promissory Note.
     - ✓ Loans require student enrollment of at least 6 semester hours at Calhoun Community College for disbursement. Loans are paid out equally over expected terms of enrollment for the academic year. Confirmed class attendance is required for loan disbursements.

5. **Complete PLUS Loans for Parents (if applicable)**:
   - Go to Calhoun's Student Financial Service's web page to Forms and Brochures. Complete the PLUS loan application and submit it to the office.
   - Go to www.studentloans.gov to complete the PLUS Master Promissory Note.
     - ✓ PLUS loans require an acceptable credit history and can be disbursed to the student per parent authorization. The student must have a FAFSA on file prior to a PLUS application.

6. **Apply for Federal Work Study Program (if interested)**:
   - Submit work study application to the work study supervisor in the Student Financial Services Office. You can obtain an application in the office or online at http://www.calhoun.edu/student_services/student_financial_services/brochures_forms.aspx. The supervisor will contact eligible students for a job placement.

7. **Apply Aid to your Student Account**:
   - Register for courses each semester during regular registration.
   - Get books during the book charge period.
   - Attend every class and/or complete all required online course assignments throughout the semester.
     - ✓ ***Authorized*** aid will retain your course schedule until the Business Office posts funds to student accounts, paying charges and issuing balance funds to documented attending students at the end of the third week of the term.

8. **Get your Refund**:
   - To get your Pell Grant, Student Loan, SEOG and Alabama Student Assistant Grant refund, you must sign up for a *Sallie Mae No Fee Checking with Debit MasterCard* account. Through this sign-up you can also have your funds deposited into your personal bank account. The College/Sallie Mae **will no longer** issue printed refund checks. Sign up at: http://www.calhoun.edu/student_services/student_financial_services/get_my_refund.aspx

9. **Get Books for Class**:
   - You may use the on campus bookstore *charge* procedures to apply books and supplies to your financial aid account. Details of the book charge procedures are available in the course schedule.

10. **Class Attendance**:
    - Financial aid disbursements require documented attendance from each course instructor.
      - ✓ Be sure to review the course syllabus and complete attendance and/or participation requirements for each course during the first week of the semester to ensure timely aid disbursements.
      - ✓ Financial aid awards may be reduced for non-attendance during the first week of class.