

## *Financial Aid FAQs*

- **Do I need an appointment?** No, normal operating hours are 7:45 a.m. until 6:00 p.m. Monday through Thursday and 7:45 a.m. until 11:45 a.m. Friday.
- **Is there a deadline to apply?** No, but the priority date is April 1st for the upcoming school year. However, to ensure financial aid processing prior to the beginning of classes, FAFSAs must be completed at least 30 business days prior to the first day of the term, and all verification documents must be received at least 20 business days prior to the first day of the term.
- **How do I apply for federal financial aid?** Complete the Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov). Simply add our college code (**001013**), and your application will be sent to Calhoun Community College. The Student Financial Services Office will mail you a Document Tracking letter letting you know what is needed to complete your file. Turn in all documents/forms requested to the Student Financial Services Office. We will review your information and make corrections if necessary.
- **Why was I selected for verification?** The Federal Processing Center randomly selects applicants and requires the college to verify the information provided. Again, it is a random process and does not necessarily mean that anything is wrong.
- **My parents are divorced; whose information do I need for the FAFSA?** The parent with whom you lived the most during the past year should complete the FAFSA with you. If you did not live with either parent or lived equally with each parent, use the information of the parent who provided you with the most financial support. (It does not make a difference which parent claims you as a dependent for tax purposes.) Remember, you will need to enter the step-parent's personal and tax information as well if the parent you live with has remarried.
- **I do not get along with my parents or live with them. I pay my own rent and bills. Can I apply without my parent's income?** Until you are 24 years old or can answer "yes" to at least one question in Step 3 of the FAFSA, the Federal Government *requires* that you enter your parent's personal and tax information.
- **I do not work and my parents do not file a tax return because they receive Social Security benefits. How do I answer the tax questions?** If there is no income earned from work, but only from Social Security benefits, your tax-related questions will be answered as, Not Filing a Tax Return and zero income.
- **I know I won't qualify for a Pell Grant; do I still need to complete the FAFSA application?** Yes, especially if you are interested in Federal Work Study, Direct Student Loans, a scholarship or private student loan.
- **How will I know how much I will receive in Financial Aid?** Beginning with the 2012 – 2013 award year you must go to your *MyCalhoun* review and accept your award.
- **Do I have to attend full-time to receive Pell Grant or Student Loan funds?** Full-time enrollment is not required to receive a Federal Pell Grant. If you attend less than full-time, your award will be decreased accordingly. Six credit hours are required to receive a Student Loan.
- **When can I purchase books?** Bookstore purchases can be charged to your financial aid beginning the first day of class.
- **Will I have Financial Aid for Summer?** If you are Pell-eligible and have aid remaining for the award year (did not receive a full Pell award for the Fall and Spring semesters, at Calhoun Community College or from another college) and you are making *Satisfactory Academic Progress (SAP)*, you should be eligible for Summer funds.
- **What if I have funds remaining after institutional charges (tuition, books, etc.)?** Remaining funds will be deposited into your Sallie Mae Free Checking/Debit Card or your personal bank account approximately two weeks after the drop/add period ends. Neither Calhoun Community College nor Sallie Mae will mail checks, so you **must** sign up for a Sallie Mae Free Checking/Debit Card or personal bank account deposits at: [http://www.calhoun.edu/student\\_services/student\\_financial\\_services/get\\_my\\_refund.aspx](http://www.calhoun.edu/student_services/student_financial_services/get_my_refund.aspx).
- **Can I pick up my Pell Grant or Student Loan refund?** No, it is the College's policy that all Federal Financial Aid refunds **must** be deposited into your Sallie Mae Free Checking/Debit Card or your personal bank account.

- **What if I don't receive my refund?** You must sign up for a Sallie Mae Free Checking/Debit Card or personal bank account deposit. If you signed up, contact the Student Financial Services Office to check on your financial aid status.
- **Why was the amount of my refund different than what I anticipated?** Several issues may have caused your refund to be reduced. Awards may be decreased for non-attendance. If your instructor indicated on the roll that you never attended class, funds will be reduced. Also, if you are enrolled for a class outside of your major, this could cause your funds to be decreased. In addition, if you are taking a class that begins later in the term (Second Mini term), your award will be decreased until you begin attendance.
- **I am on (Academic?) Warning, can I register early for classes?** Yes, your financial aid (Pell Grant/Loan) will be applied, however, once grades are officially posted for the classes you are currently taking and your SAP (Satisfactory Academic Progress) has been re-evaluated, your financial aid **may** be **denied**. If it is denied, you must pay for your classes.
- **I received a letter stating I am on Warning. Why?** If a student fails to achieve the required cumulative GPA or does not successfully complete the required percentage of hours, he/she will be placed on financial aid warning for one semester. Also, those students who are accepted for admission to the College under Academic Probation will be placed on financial aid warning. Warning will be lifted in a subsequent term if the student attains the required cumulative GPA and successfully completes the required percentage of hours. You can still receive Pell funds for the semester in which your warning begins.
- **I received a letter stating I have lost eligibility. Why?** If a student fails to complete a program within the maximum time frame allowed or does not attain SAP by the end of the financial aid warning, he/she will have lost financial aid eligibility. The student may regain eligibility for financial aid during subsequent terms if he/she makes SAP or if the student files an appeal and the Financial Aid Appeals Committee reinstates eligibility. If placed on academic suspension, a student is **NOT** eligible to receive financial aid for the duration of suspension, even if he/she is readmitted to the College upon academic appeal. The student may regain eligibility for financial aid when SAP is obtained.
- **How does the Appeal process work?** If a student is on Financial Aid Loss of Eligibility, the student may file an appeal by submitting a Financial Aid Appeal Form and required documentation to the Student Financial Services Office. These forms are available in the Calhoun Community College Student Financial Services Office and online at [http://www.calhoun.edu/student\\_services/student\\_financial\\_services/brochures\\_forms.aspx](http://www.calhoun.edu/student_services/student_financial_services/brochures_forms.aspx). You will be notified via email or US Postal service of the committee's decision.

For additional information, contact the Office of Student Financial Services in Decatur or Huntsville.