

# Road Map for Financial Aid

Keep as a reference throughout the Financial Aid process

## 1. Complete the Free Application for Federal Student Aid (FAFSA) by visiting [www.fafsa.gov](http://www.fafsa.gov).

- Utilize the Data Retrieval Tool (DRT) to transfer tax data from the IRS to your FAFSA. Be sure you enter the address, filing status, and name exactly as it appears on the tax return or the DRT will not work. Using the DRT will decrease processing time and ensure accuracy.
- Include the FCC school code (**002071**) and FCC will receive your FAFSA within 7-10 days.
- Your FAFSA may be selected for verification, which means we will require you to submit additional information in order to confirm your eligibility for Federal Student Aid (FSA). Any required items we need from you will be added to your PeopleSoft To-Do List when your FAFSA is received. Verification can take 4-6 weeks to complete after documents are submitted to Financial Aid, so it's important to submit your documents as soon as possible.
- After submitting required documents, monitor your myFCC email daily as this is how Financial Aid will notify you of any updates regarding the status of your financial aid.

## 2. Complete the Admissions process at Frederick Community College (FCC).

- You must be an admitted student enrolled in an eligible degree or certificate program in order to be eligible for financial aid. Programs offered through our Continuing Education (CE) Office are not eligible for FSA.
- When applying to FCC, be sure to provide your Social Security Number, the exact spelling of your name as it appears on your Social Security card, and your correct date of birth. This will ensure that we're able to link your FAFSA to your account at FCC.

## 3. Maryland Residents: Create a student login for the MDCAPS portal by visiting [www.mhec.state.md.us](http://www.mhec.state.md.us). You will need access to this portal in order to accept offered awards from the Maryland Higher Education Commission (MHEC).

- If you are a US Citizen or eligible non-citizen, you must **submit your FAFSA by March 1** in order to be considered for aid from the state of Maryland (this includes Maryland Promise).
- If you do not have a Social Security Number, you may still be eligible for aid from the state. You will need to complete a Maryland State Financial Aid Application (MSFAA). This application is available on the MHEC website and may be submitted after March 1 (for Maryland Promise, you must submit your MSFAA by March 1).

## 4. Apply for FCC Foundation Scholarships by visiting <https://frederick.academicworks.com>.

- Fall application is available April 1 – June 30.
- Spring application is available November 1 – December 31.
- Summer application is available May 1 – 15 on the FCC Foundation website.

## 5. Frederick County Residents: Apply for Community Foundation of Frederick County Scholarships.

- This application is available March 1 – 31 of each year at [www.frederickcountygives.org](http://www.frederickcountygives.org) to all students regardless of citizenship status.

## 6. Review your estimated awards in PeopleSoft by selecting the "View Financial Aid" link in the Student Center.

- Financial aid awards are initially based off full-time (12 or more credit hours per semester) enrollment. If you are not full-time, your award may be prorated.
- Financial aid can only be used to pay for courses that are required for your declared degree or certificate.
- If your award is more than your tuition and fee charges, you may be able to charge your textbooks at the FCC Bookstore for a limited time.
- Additional steps are required in order to request Federal Direct Student Loans.

## 7. Disbursements & Refunds

- Financial aid will be disbursed after attendance is verified in courses, which typically happens 3-5 weeks after the start of the semester. If you have late start courses your disbursement will be delayed until attendance is verified.
- New students will receive a secure code from BankMobile the first week of class and this code will be used to log into their website to set up refund preferences. Questions about BankMobile should be directed to Student Accounts at 301.846.2658.
- Once funds are disbursed to the FCC student account, please allow up to 14 days for the refund to be sent to BankMobile.