

FINANCIAL AID WHAT YOU NEED TO KNOW

Frederick Community College

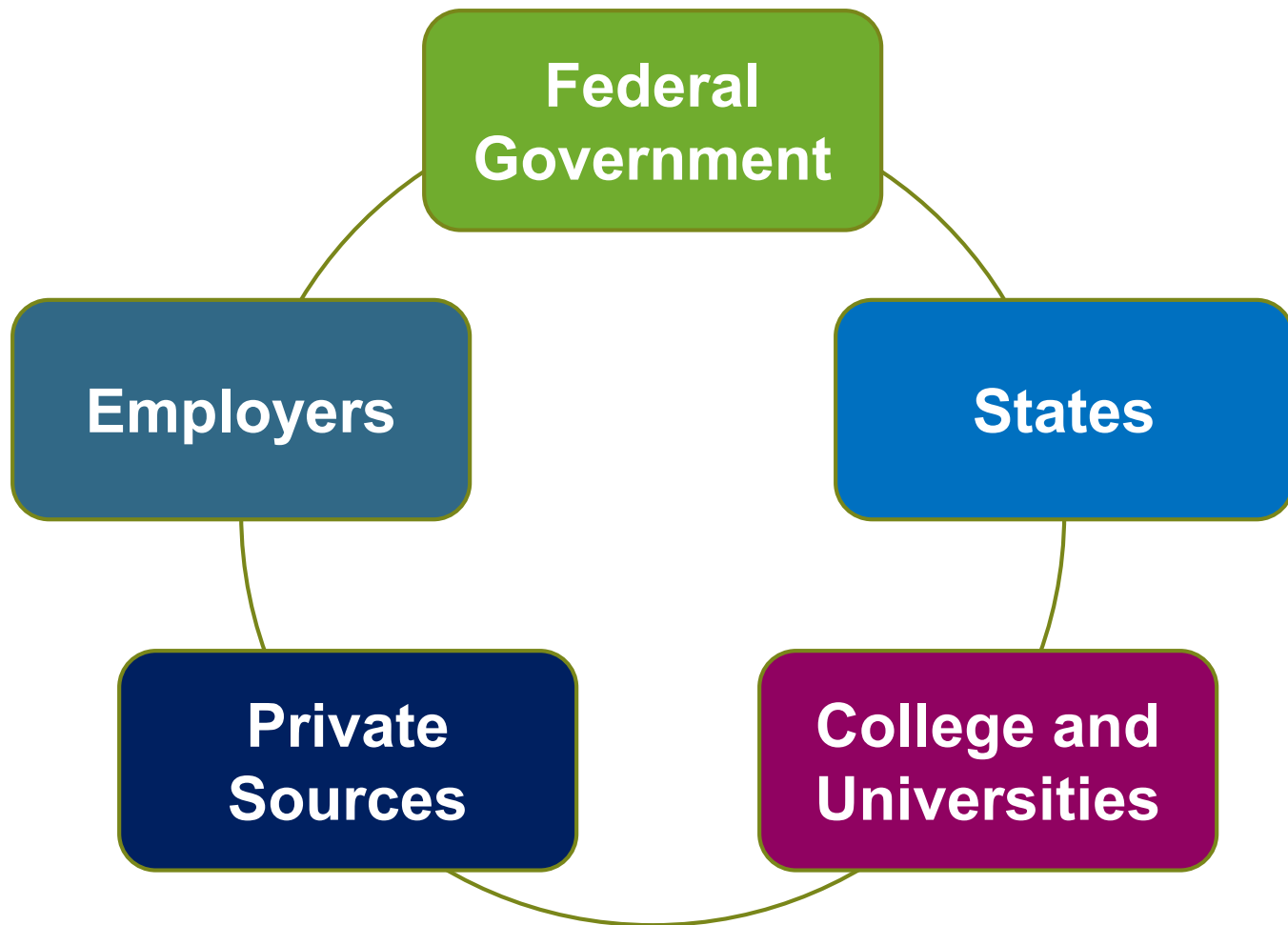


What is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses.

Some aid needs to be paid back or earned, and some aid is a gift.

Sources of Financial Aid



https://bigfuture.collegeboard.org

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Create Your Road Map

Save all your college planning activities by signing into your College Board account.

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There are more than 2,000 colleges in the United States.

Find the right college for you.

Filter by location, major, and more.

Search for colleges

Already have a school in mind?

Look up a college by name

Create Your Road Map

Save all your college planning activities by signing into your College Board account.



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BigFuture

[Get Started](#) [Find Colleges](#) [Explore Careers](#) [Pay for College](#) [Get In](#)

3 steps to financial aid

[How to apply for aid](#)

[Hear how others pay](#)

[Understand college costs](#)

[Search for scholarships](#)

[Learn about loans](#)

Financial aid can help you afford college.

There's money out there to help you pay for college. Follow these steps to find it.

[See the 3 steps](#)

EXPERT Q&A

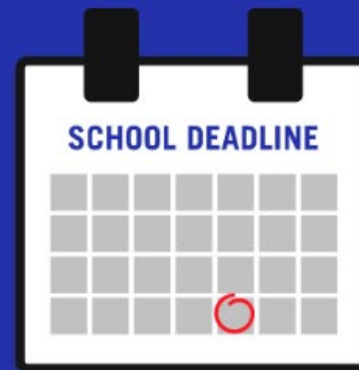


Where should you look for financial aid?

Alicia Engelstad, M.Ed.,
JTED/Career/Post-Secondary
Counselor, Palo Verde High Magnet
School

Very Important Information to Research NOW

FIND OUT YOUR FAFSA DEADLINES.



Apply For Financial Aid

Student Accounts

Tuition & Fees

Financial Aid

Apply For Financial Aid

Eligibility

Financial Aid for Summer

Financial Aid Forms

Financial Aid Road Map

Frequently Asked Questions

Types of Financial Aid

Direct Loan

Financial Aid Consortium

Other Costs

RELATED LINKS

Check your awards

FCC EFunds Card

Apply For Financial Aid

Applying for financial aid is an annual process.

A new FAFSA must be submitted for each academic year.

No financial aid awards will be made until all required information is submitted.

2018-2019 FAFSA (Final deadline, September 2019)

Covers Fall 2018, Jterm 2019, Spring 2019, Summer 2019

Uses 2016 income tax and wages information

2019- 2020 FAFSA (Priority deadline March 1, 2019)

Covers Fall 2019, Spring 2020, Summer 2020

Uses 2017 income tax and wage information

Additional information on applying for Summer Aid, can be found [here](#).

Application Process

1. Complete the Free Application for Federal Student Aid (FAFSA) for the school year you are planning to attend. The FAFSA can be completed online at www.fafsa.ed.gov.

PLEASE NOTE: The School Code for FCC is 002071 (Step 6). You will need specific income information, such as completed tax forms, to complete the FAFSA. If you have questions or need assistance, contact the Federal Processor at 1.800.433.3243 or FCC Financial Aid at 301.846.2480. [Click here](#) to view or print [Road Map for](#)

Financial Services Center

FINANCIAL AID

Email: Financial Aid
Jefferson Hall, 3rd floor
J302
Phone: 301.846.2620
Fax: 301.624.2886

CURRENT OFFICE HOURS:

Monday
8:30 a.m.- 6:00 p.m.

Tuesday - Thursday*
8:30 a.m. - 4:30 p.m.

Friday
10:00 a.m. - 4:30 p.m. *Thursday
hours:
Open until 6:00pm
(January, July, August)

STUDENT ACCOUNTS

Email: Student Accounts
Jefferson Hall, 1st floor
J112
Phone: 301.846.2658
Fax: 301.846.2648

CURRENT OFFICE HOURS:

Monday:
8:30 a.m.- 6:00 p.m.

Tuesday - Thursday:
8:30 a.m. - 4:30 p.m.

Prepare for College

Types of Aid

Who Gets Aid

FAFSA®: Apply for Aid

How to Repay Your Loans

Parents: Need a Direct PLUS Loan?

A Direct PLUS Loan for parent borrowers can help you pay for education expenses not covered by other financial aid. To get a parent PLUS loan, first make sure your child submits the *Free Application for Federal Student Aid* (FAFSA®) form.

LEARN ABOUT PLUS LOANS



Popular Topics

Parent PLUS Loans



Fill Out a FAFSA® Form



How to Repay Your Loans



Public Service Loan Forgiveness



Announcements

- Natural Disasters: Information for Affected Individuals
- Information About Debt Relief for Corinthian Colleges Students

Grants

Work-Study

Loans

Scholarships

Grants are free money for school and are often based on financial need.

LEARN MORE



Worried you won't get aid?

Don't be. In fact, most people are eligible for federal student aid.

FIND OUT MORE



Getting federal student aid has never been easier.

STEP 1

Create Your Account

An FSA ID is your username and password combination that you use to log in to certain U.S. Department of Education websites and to sign the FAFSA form electronically. If you're a dependent student, both you and your parent need FSA IDs.

U.S. Dept. of Education YouTube Videos

FAFSA: Apply for Aid ▶ PLAY ALL

Are you ready to apply for financial aid for college or career school? Check out this playlist that describes the process of filling out the Free Application for Federal Student Aid (FAFSA). For more



FAFSA® Form and FSA ID Tips for Parents

Federal Student Aid
9.1K views • 7 months ago

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FAFSA Overview

Federal Student Aid
298K views • 2 years ago

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How to Fill Out the FAFSA

Federal Student Aid
236K views • 2 years ago

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FAFSA: Determining Your Dependency Status

Federal Student Aid
163K views • 6 years ago

CC



Overview of the Financial Aid Process

Federal Student Aid
203K views • 2 years ago

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What Application should the student complete?????

Every student who is eligible to complete a FAFSA – Free Application for Federal Student Aid

CSS Profile Application – if college(s) student is apply to uses/requires

MSFAA – Maryland State Financial Aid Application - for students who are not eligible to fill out a FAFSA

FAFSA – Free Application for Federal Student Aid

1. Complete the 2020-2021 FAFSA at www.fafsa.gov

- Use 2018 Tax and Income information for student and a parent
- Covers 2020 Fall, 2021 Spring, and 2021 Summer

FAFSA

- Free Application for Federal Student Aid
 - Completed every year
 - Each student completes
 - Information is used to calculate the expected family contribution (EFC)
 - Available in English and Spanish

The student is eligible to complete a FAFSA if - the student has a social security number and meets one of the citizenship requirements listed

- U.S. Citizen
- U.S. Permanent Resident – with a from I-551, I-151, or I-551c (permanent resident card, resident alien card, or alien registration receipt card)
- Has a Arrival-Departure Record (I-94) showing –
- Refugee, Asylum granted, Cuban-Haitian Entrant, Parolee (additional conditinos)
- Has a T-Visa



FAFSA FINISH

85% of all college students receive some form of financial aid. Complete your Free Application for Federal Student Aid (FAFSA) with the assistance of financial aid experts at one of our free hands-on workshops. Participants could receive one of eight \$1,000-\$2,000 scholarships upon completion of a post-event survey.

Workshop Dates

Oct. 7	Catoctin High School	7:00-8:30 p.m.
Oct. 12	Frederick Community College	1:00-4:00 p.m.
Oct. 15	Hood College	7:00-8:30 p.m.
Oct. 16	Brunswick High School	7:00-8:30 p.m.
Oct. 17	Frederick High School	6:00-8:00 p.m.
Oct. 21	Oakdale High School	7:00-8:30 p.m.
Oct. 24	Walkersville High School	7:00-8:30 p.m.
Oct. 29	Gov. Thomas Johnson High School	7:00-8:30 p.m.

Register starting October 1:
frederickcountygives.org/FAFSAFinish

FAFSA Finish events are brought to you by Frederick Community College, The Community Foundation of Frederick County, Frederick County Public Schools, Hood College, Housing Authority of the City of Frederick, Mount St. Mary's University, and United Way of Frederick County.

Frederick Community College prohibits discrimination against any person on the basis of age, ancestry, citizenship status, color, creed, ethnicity, gender identity and expression, genetic information, marital status, mental or physical disability, national origin, race, religious affiliation, sex, sexual orientation, or veteran status in its activities, admissions, educational programs, and employment. Frederick Community College makes every effort to accommodate individuals with disabilities for College-sponsored events and programs. If you have accommodation needs or questions, please call 301.246.2008. To request a sign language interpreter, please visit <http://offic interpreting.gerbook.com>. If you have interpreting related questions, please email interpreting@frederick.edu. Sign language interpreters will not be automatically provided for College-sponsored events without a request for services. To guarantee accommodations, requests must be made at least five weekdays in advance of a scheduled event. If your request pertains to accessible transportation for a College-sponsored trip, please submit your request at least 21 calendar days in advance. Requests made less than 21 calendar days in advance may not be able to be guaranteed. Gainful employment information is available at www.frederick.edu/AE.

www.fafsa.ed.gov



October 1, 2019
2020-2021
FAFSA

Need money for college?

Complete the FAFSA® (*Free Application for Federal Student Aid*) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your *Student Aid Report (SAR)*

LOG IN >

Due to scheduled site maintenance, FAFSA on the Web will be unavailable every Sunday from 3 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

FAFSA ANNOUNCEMENTS

- **Last Call For Corrections!** Any 2017-2018 FAFSA corrections must be submitted by midnight Central Time, September 15, 2018. Once we close the window for corrections, FAFSA.gov will be unavailable: Sunday, September 16, from 12:55 a.m. through 4:15 a.m. ET.

Federal Government

Largest source of financial aid

Aid awarded primarily on the basis of financial need

Must apply each year using the FAFSA

Eligibility requirements must be met

Federal Student Aid Programs

Federal Pell Grant

Iraq Afghanistan
Service Grant

Federal
Supplemental
Educational
Opportunity Grant
(FSEOG)

Teacher Education
Assistance for
College and Higher
Education (TEACH)
Grant

Federal Work-Study
(FWS)

Federal Direct
Student Loans
(Direct Loans)


Federal PLUS
Loans

CSS Profile Form — www.cssprofile.org

Used by approximately 400 colleges for non-federal aid – Available October 1, 2019

CSS Profile


[Home](#) [Getting Started](#) [Fee Waivers](#) [Divorced or Separated Families](#) [International Applicants](#)





Apply with CSS Profile™

Each year CSS Profile gives access to more than \$9 billion for thousands of undergraduate, graduate and professional students.

[Apply for Fall 2019/Spring 2020](#)[Apply for Fall 2018/Spring 2019](#)

[Check participating Schools and Scholarships](#)

[Learn how to apply](#)

[View our Student Guide](#)

Site Topics

Getting Started

We've compiled the list of our most helpful resources to make it easier for you to apply.

Fee Waivers

The CSS Profile is free for eligible students.

Divorced or Separated Families

Some colleges may require the CSS Profile from both biological parents. [Learn more.](#)

State of Maryland – Maryland Higher Education Commission

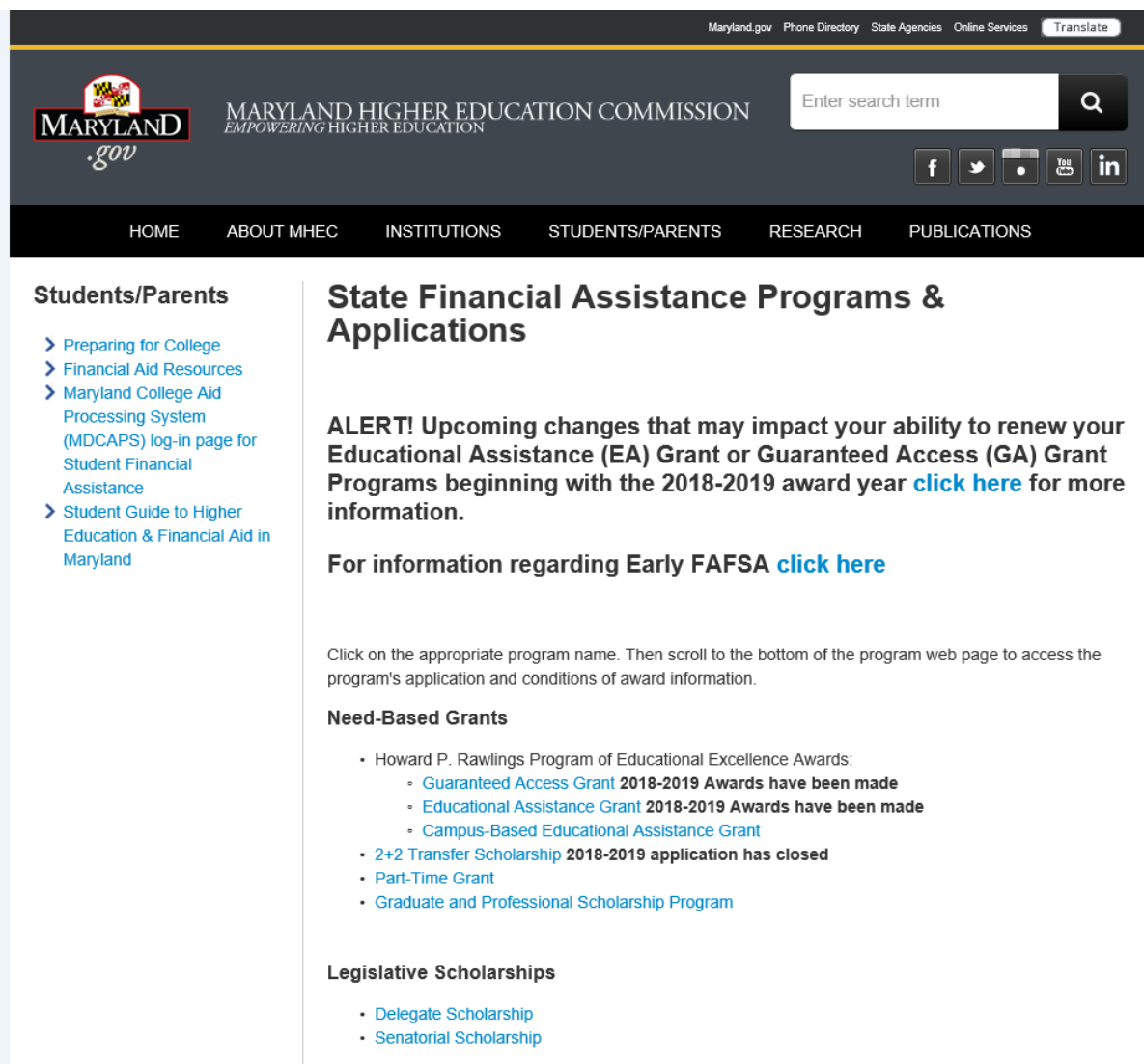
Residency requirements usually apply

Award aid on the basis of both merit and need

Use information from the FAFSA
and/or state aid applications

Maryland Deadline – March 1

March 1, 2020 MD FAFSA Deadline



The screenshot shows the Maryland Higher Education Commission (MHEC) website. The header includes the MHEC logo, the text "MARYLAND HIGHER EDUCATION COMMISSION EMPOWERING HIGHER EDUCATION", a search bar, and social media links. The main navigation bar lists: HOME, ABOUT MHEC, INSTITUTIONS, STUDENTS/PARENTS, RESEARCH, and PUBLICATIONS. The "Students/Parents" section is expanded, showing links to "Preparing for College", "Financial Aid Resources", "Maryland College Aid Processing System (MDCAPS) log-in page for Student Financial Assistance", and "Student Guide to Higher Education & Financial Aid in Maryland". The "State Financial Assistance Programs & Applications" section features an "ALERT!" about upcoming changes to the Educational Assistance (EA) Grant and Guaranteed Access (GA) Grant Programs, with a link to "click here" for more information. Below this, it says "For information regarding Early FAFSA click here". A section titled "Need-Based Grants" lists several programs, including the Howard P. Rawlings Program of Educational Excellence Awards (with sub-points for Guaranteed Access Grant, Educational Assistance Grant, and Campus-Based Educational Assistance Grant), 2+2 Transfer Scholarship, Part-Time Grant, and Graduate and Professional Scholarship Program. The "Legislative Scholarships" section lists Delegate and Senatorial Scholarships.

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MARYLAND HIGHER EDUCATION COMMISSION
EMPOWERING HIGHER EDUCATION

Enter search term

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HOME ABOUT MHEC INSTITUTIONS STUDENTS/PARENTS RESEARCH PUBLICATIONS

Students/Parents

- > Preparing for College
- > Financial Aid Resources
- > Maryland College Aid Processing System (MDCAPS) log-in page for Student Financial Assistance
- > Student Guide to Higher Education & Financial Aid in Maryland

State Financial Assistance Programs & Applications

ALERT! Upcoming changes that may impact your ability to renew your Educational Assistance (EA) Grant or Guaranteed Access (GA) Grant Programs beginning with the 2018-2019 award year [click here](#) for more information.

For information regarding Early FAFSA [click here](#)

Click on the appropriate program name. Then scroll to the bottom of the program web page to access the program's application and conditions of award information.

Need-Based Grants

- Howard P. Rawlings Program of Educational Excellence Awards:
 - [Guaranteed Access Grant 2018-2019 Awards have been made](#)
 - [Educational Assistance Grant 2018-2019 Awards have been made](#)
 - [Campus-Based Educational Assistance Grant](#)
- [2+2 Transfer Scholarship 2018-2019 application has closed](#)
- [Part-Time Grant](#)
- [Graduate and Professional Scholarship Program](#)

Legislative Scholarships

- [Delegate Scholarship](#)
- [Senatorial Scholarship](#)

MSFAA – Maryland State Financial Aid Application - <https://mhec.maryland.gov/Pages/MSFAA-FAQS.aspx>

Eligibility for State financial aid

- Educational Assistance Grant
- Guaranteed Access Grant
- Campus-Based Educational Assistance Grant
- MD Part-time Grant
- Maryland Community College Promise Scholarship
- Richard W. Collins III Leadership with Honor Scholarship



Quick Links

- [Frederick School of Cosmetology Closure](#)
- [Student Loan Debt Relief Tax Credit](#)
- [Information on the Dangers of Fentanyl and How to Administer Naloxone](#)
- [Maryland Community College Promise Scholarship](#)
- [Near Completer Grant Information](#)
- [Near Completer College/Major Match Page](#)
- [State Scholarships & Grants](#)
- [Title IX Campus Sexual Assault Proceedings](#)
- [Maryland State Financial Aid Application \(MSFAA\) FAQs](#)
- [Brightwood College Student Information UPDATE](#)
- [Applying for Financial Aid](#)
- [Argosy University & Art Institute Student Information UPDATE](#)
- [Institutional Grants](#)
- [Press Releases](#)
- [Academic Common Market](#)
- [Closed Maryland Postsecondary Schools](#)
- [Veterans Education and Training](#)

FAQs for the Maryland State Financial Aid Application (MSFAA)

Beginning with the 2019-2020 award year, the qualified children of undocumented immigrants who are eligible for in-state tuition under [§15–106.8 of the MD Education Article](#) also are now eligible to apply for various State financial aid grants and scholarships. For the Maryland State Financial Aid Application (MSFAA) User Guide, please click [here](#).

Q1. Who should complete the Maryland State Financial Aid Application (MSFAA)?

The Maryland State Financial Aid Application (MSFAA) is available to applicants who are ineligible to receive federal aid using the Free Application for Federal Student Aid (FAFSA). The MSFAA allows qualified children of undocumented immigrants, who qualify for in-state tuition under [§15–106.8 of the MD Education Article](#), to apply and be considered for certain types of State need-based financial aid, such as the: Howard P. Rawlings Educational Excellence Awards Program, the Part Time Grant, the Maryland Community College Promise Scholarship, and the Richard W. Collins III Leadership with Honor Scholarship.

Q2. What are the requirements for qualified children of undocumented immigrants to be exempt from paying the out-of-state tuition rate at an in State institution?

The requirements are set forth in [§15-106.8 of the Education Article of the Annotated Code of Maryland](#). You should consult your institution with questions.

Q3. Will any of my information on the application be shared?

The personally identifiable information provided on the Maryland State Financial Aid Application is confidential and used solely to determine eligibility for state financial aid. The personally identifiable information will be disclosed only as required by law.

Q4. What is the difference between the FAFSA and the Maryland State Financial Aid Application (MSFAA)?

Maryland Higher Education Commission

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MARYLAND
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MARYLAND HIGHER EDUCATION COMMISSION
EMPOWERING HIGHER EDUCATION



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Quick Links

- › [State Scholarships & Grants](#)
- › [Community College Scholarship Information](#)
- › [Near Completer Grant Information](#)
- › [Applying for Financial Aid](#)
- › [Institutional Grants](#)
- › [Press Releases](#)
- › [Academic Common Market](#)
- › [File for the 2018 Tax Credit](#)
- › [Closed Maryland Postsecondary Schools](#)
- › [Request a transcript from a closed postsecondary school in Maryland](#)



Maryland
College Cost
Calculators

Estimate How Much it Costs to Attend College in Maryland

Stay Connected!

Get updates on State grants/scholarships via text message or email

Subscription Type

Wireless Number

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MDCAPS
MARYLAND COLLEGE AID
PROCESSING SYSTEM

Make sure to check your MDCAPS account and accept your grant if you are awarded.



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WAYS TO PAY FOR COLLEGE

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Students/Parents

- [Preparing for College](#)
- [Financial Aid Resources](#)
- [Maryland College Aid Processing System \(MDCAPS\) log-in page for Student Financial Assistance](#)
- [Student Guide to Higher Education & Financial Aid in Maryland](#)

State Financial Assistance Programs & Applications

Click on the appropriate program name. Then scroll to the bottom of the program web page to access the program's application and conditions of award information.

Need-Based Grants

- [Howard P. Rawlings Program of Educational Excellence Awards:](#)
 - [Guaranteed Access Grant](#)
 - [Educational Assistance Grant](#)
 - [Campus-Based Educational Assistance Grant](#)
- [2+2 Transfer Scholarship](#)
- [Part-Time Grant](#)
- [Graduate and Professional Scholarship Program](#)
- [Maryland Community College Promise Scholarship](#)
2019-2020 Application Process Open for Non-credit & Registered Apprenticeship Program Applicants
Awards for the 2019-2020 academic year have been made.
- [Near Completer Grant](#)

Legislative Scholarships

- [Delegate Scholarship](#)
- [Senatorial Scholarship](#)

Career/Occupation-Based Grants & Scholarships

- [Richard W. Collins III Leadership with Honor Scholarship](#)
NEW SCHOLARSHIP
2019-2020 Application available
- [Teaching Fellows of Maryland Scholarship](#)
2019-2020 Application available

Maryland Community College Promise Scholarship

- Scholarships were awarded starting fall, 2019 semester
- Enroll within 2 years of high school graduation, or completion of a GED in Maryland
- Have a high school GPA of at least 2.3 on a 4.0 scale at the end of the first term of the senior year
- Enroll in a vocational certificate, credit certificate or associate degree program and some continuing education programs
- Have an annual adjusted gross income of not more than
 - 100,000 if the applicant is single or resides in a single-parent household or
 - \$150,000 if the applicant is married or resides in a two-parent household

- This is a last-dollar scholarship
 - Students must apply for the FAFSA and/or any other applications for state or federal financial aid – FAFSA prior to March 1
- Tuition
 - Tuition includes the basic instructional charges for courses, and all other mandatory fees
- Award criteria for students continuing
 - Students may hold the award for 3 years after enrolling
 - Priority is given to recipients who remain eligible in subsequent years
 - Students must maintain a cumulative GPA of at least a 2.5 on a 4.0 scale
- Service obligation
 - Students shall maintain employment in Maryland for at least 1 year, for each year of scholarship awarded
 - Scholarships convert to loans if recipients fail to fulfill the service obligation

Application Process for MD Promise Scholarship

Process could be changing for awards for fall, 2020

What we know now – students must complete the 2020-2021 FAFSA prior to March 1

Information will be posted on the Maryland Higher Education website –

You will need to submit a Report Card showing Fall 2020 semester grades AND the final high school transcript



Maryland Higher Education Commission
STUDENT SUCCESS WITH LESS DEBT

Enter search term



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Students/Parents

- > [Preparing for College](#)
- > [Financial Aid Resources](#)
- > [Maryland College Aid Processing System \(MDCAPS\) log-in page for Student Financial Assistance](#)
- > [Student Guide to Higher Education & Financial Aid in Maryland](#)

Community College Promise Scholarship

For students enrolling in credit-bearing coursework leading to a vocational certificate, certificate, or an Associate's Degree at a Maryland community college for the **2020-2021 academic year**, the student must complete and submit:

- A Free Application for Federal Student Aid (FAFSA) or a Maryland State Financial Aid Application (MSFAA) between October 1, 2019 and March 1, 2020.

Meanwhile, [the 2019-2020 application process is now open](#) for students who plan to enroll in a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program.

The Promise Scholarship creates opportunities for students to attend one of Maryland's public community colleges by providing tuition assistance for any student eligible for in-state tuition.

Who May Apply:

An individual may be eligible for a Promise Scholarship if the student:

- Graduated from high school or successfully completed a GED in the State within two years of applying for the scholarship; and
- Enrolls in a public community college as a candidate in a credit-bearing vocational certificate, a credit-bearing certificate, or an associate degree program.

(According to Education Article §§ 18-3401 – 18-3407 of the Annotated Code of Maryland.)

How to Apply:

An individual must:

- Submit a completed Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.ed.gov/sa/fafsa> or submit the Maryland State Financial Aid Application (MSFAA) online through MDCAPS for any applicant who is ineligible to receive federal aid but is eligible for in-state tuition by March 1, 2020;

Colleges and Universities

Award aid on the basis of both merit and need

Aid may be gift aid or self-help aid

Use information from the FAFSA
and/or institutional applications

Deadlines and application requirements
vary by institution

www.fafsa.ed.gov



October 1, 2019
2020-2021
FAFSA

Need money for college?

Complete the FAFSA® (*Free Application for Federal Student Aid*) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

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FAFSA® Announcements

- We're experiencing some intermittent issues with the FAFSA form and are working to fix them. We apologize for any inconvenience and encourage you to try again later.

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Early Aid Estimate

Use *FAFSA4caster* to get a free early estimate of your eligibility for federal student aid.



FAFSA® Help

Learn how to fill out the FAFSA form, and browse common FAFSA topics.



After the FAFSA® Form

Find out what to expect after you fill out the FAFSA form, including when and how your aid will be paid out.

Federal Student Aid
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How to Repay Your Loans ▾

[Home](#) » [FAFSA®: Apply for Aid](#) » Estimate Your Aid

If you're not ready to apply for federal student aid, but you'd like to estimate your aid, try *FAFSA4caster*.
FAFSA4caster is an early eligibility estimator that can help you plan ahead when it comes to paying for college.

FAFSA4caster gives you a free early estimate of your eligibility for **federal student aid**. This information helps families plan ahead for college. You must use the [Free Application for Federal Student Aid \(FAFSA®\) form](#) to apply for aid once you've decided to apply for admission and attend college.

- Who should use *FAFSA4caster*?
- How do I use *FAFSA4caster*?
- What information does *FAFSA4caster* provide?



FAFSA4caster is not an application for aid; it's a planning tool.

Quick Links

- > [Filling Out the FAFSA® Form](#)
- > [Dependency Status](#)
- > [How Aid Is Calculated](#)
- > [Basic Eligibility Criteria](#)

Who should use *FAFSA4caster*?

Prepare for College Exploring Your Career Options Checklists to Get Ready Choosing a School School Search Understanding College Costs Applying to Schools Budgeting Finding Help	Types of Aid Grants and Scholarships Loans Work-Study Jobs Aid for Military Families Avoiding Scams	Who Gets Aid Basic Eligibility Criteria Non-U.S. Citizens Staying Eligible Regaining Eligibility	FAFSA® Process: Applying for Aid Estimate Your Aid Filling Out the FAFSA Dependency Status The FSA ID Next Steps After FAFSA Correcting Your FAFSA Comparing School Aid Offers Receiving Aid	How to Repay Your Loans Making a Payment Repayment Plans Loan Consolidation Deferment and Forbearance Forgiveness, Cancellation, and Discharge Understanding Default Contact the Ombudsman	More Info Contact Us Feedback and Complaints Glossary Resources Announcements Events Data Center
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Federal Student Aid
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Types of Aid

Who Gets Aid

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How to Repay Your Loans

[Home](#) » [FAFSA®: Apply for Aid](#) » [Filling Out the FAFSA® Form](#) » The FSA ID

The FSA ID is the username and password you use on federal student aid websites such as [fafsa.gov](#) and [StudentLoans.gov](#).

If you're ready, you can [create an FSA ID now](#).

Students, parents, and borrowers are required to use an **FSA ID**, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your **federal student aid** documents.

If you want to create an FSA ID now, go for it!

Create Your FSA ID Now

[Update your FSA ID account](#)

If you'd like more information first, keep on reading...

Quick Links

- > [Filling Out the FAFSA® Form](#)
- > [Dependency Status](#)

FSA ID

- Sign FAFSA electronically
- Not required, but speeds up processing
- May be used by students and parents throughout aid process, including subsequent school year
- Only the owner should create a FSA ID

Create a New FSA ID

An FSA ID is a username and password that gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

Important: When you are done, select the CANCEL button to clear your data even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

[Log in to StudentAid.gov](#) [Create an FSA ID](#) [Manage My FSA ID](#)

Create your FSA ID username and password below.

Username

?

Password

?

✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ 8-30 Characters ☐ Show Text

Confirm Password

?

[CONTINUE](#)

<https://fsaid.ed.gov/npas/indexhtm>

6 Things you Need Before you fill out the FAFSA

- You and a Parent's FSA ID
- Your Social Security number
- Your driver's license number
- Your 2018 tax records
- Records of untaxed income
- Records of your assets

Which Aid Year to select for the FAFSA?

Plan to begin college Fall of 2020-
Available October 1

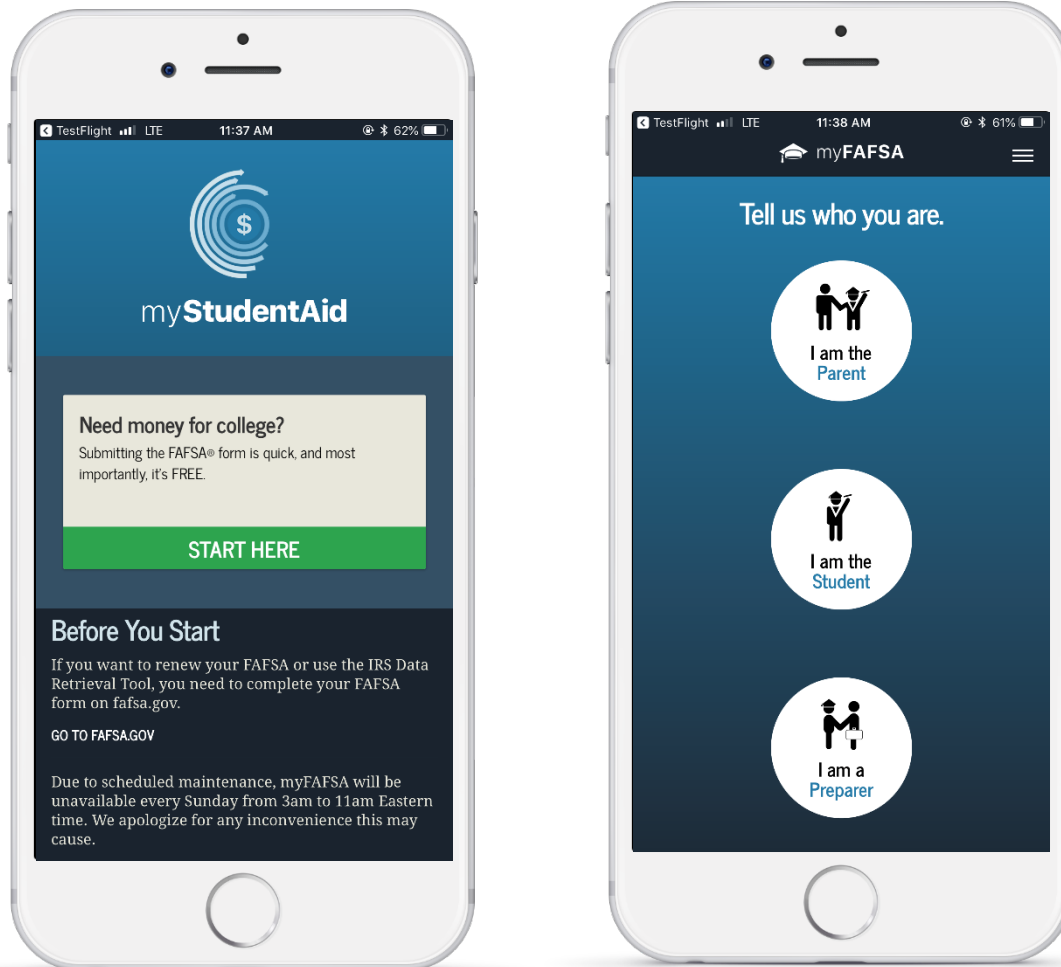
– 2020-2021 FAFSA

Plan to begin college Summer of
2020

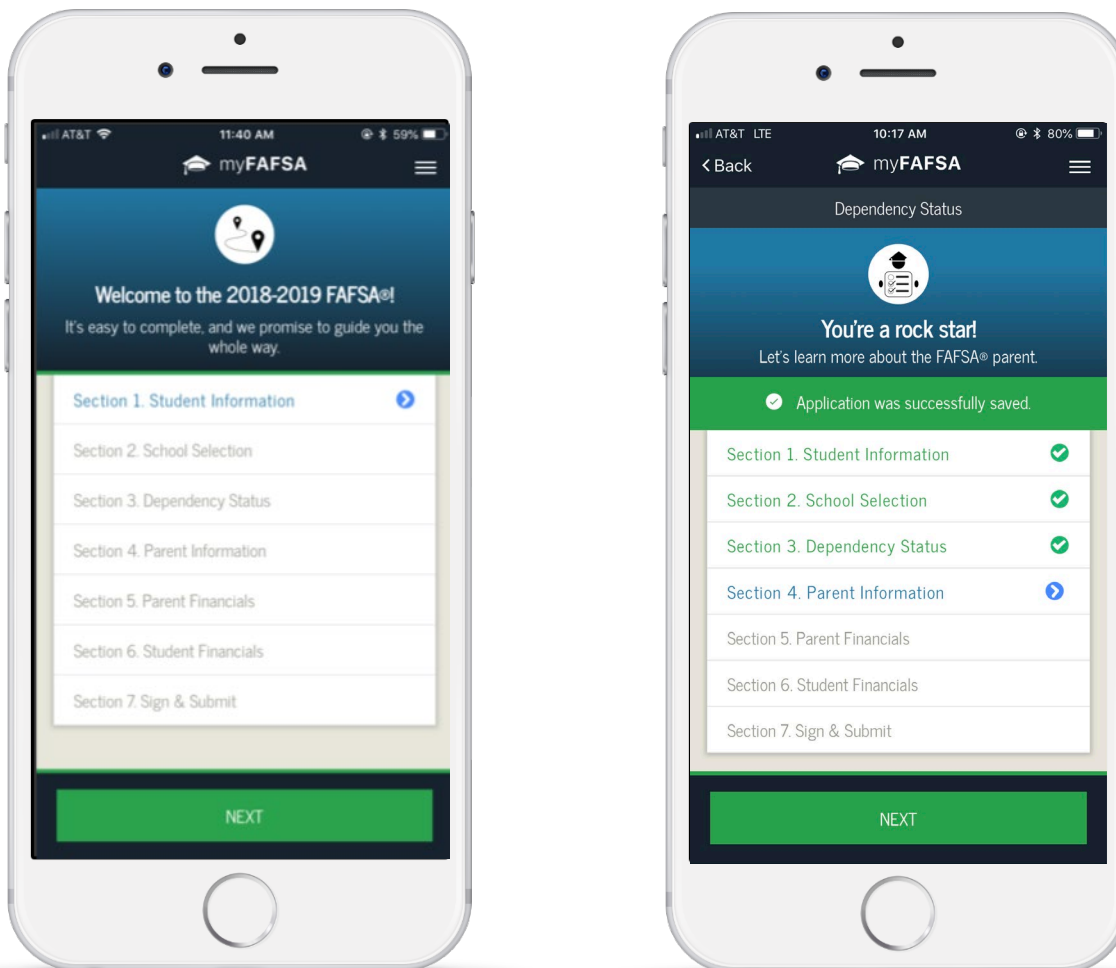
_ Check with college attending
2019-2020 or/or 2020-2021

myStudentAid Mobile App

- Mobile ability to begin, complete, save, and submit the FAFSA

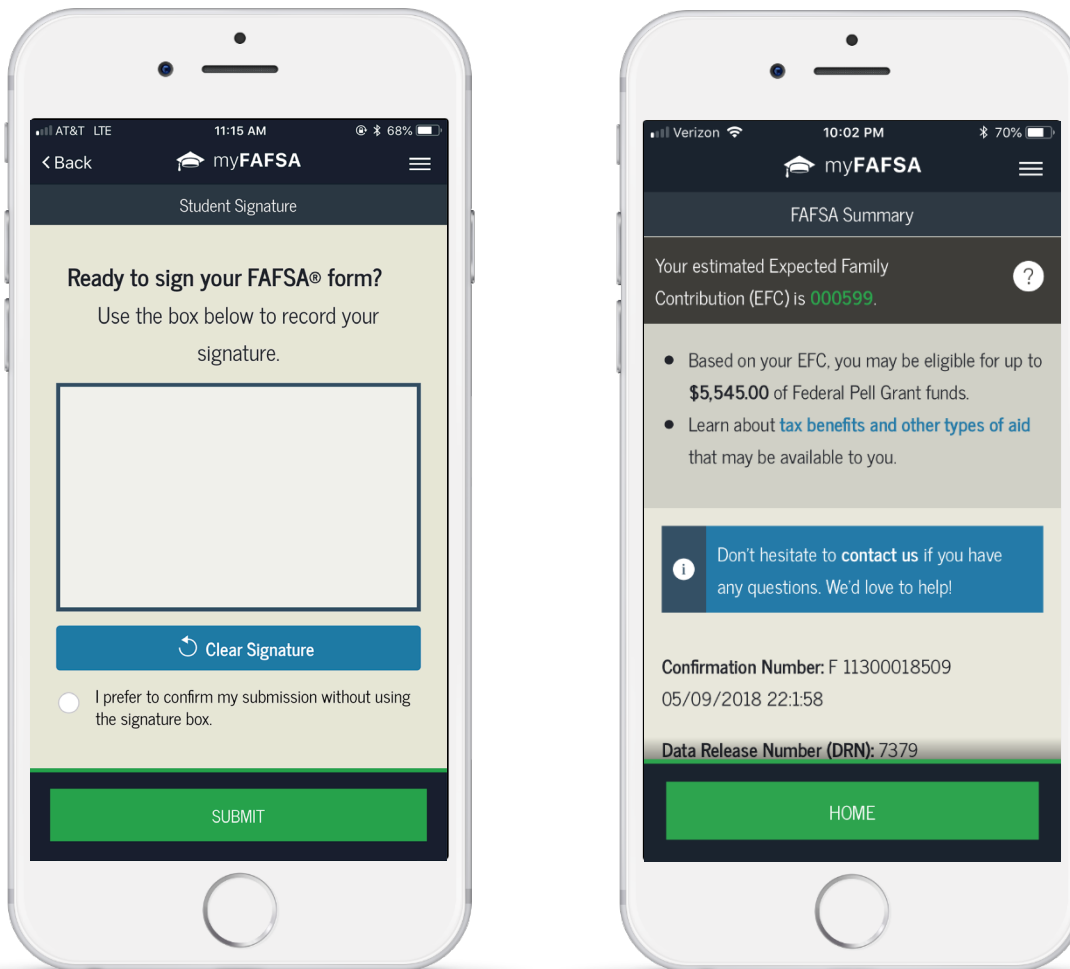


myStudentAid Mobile App



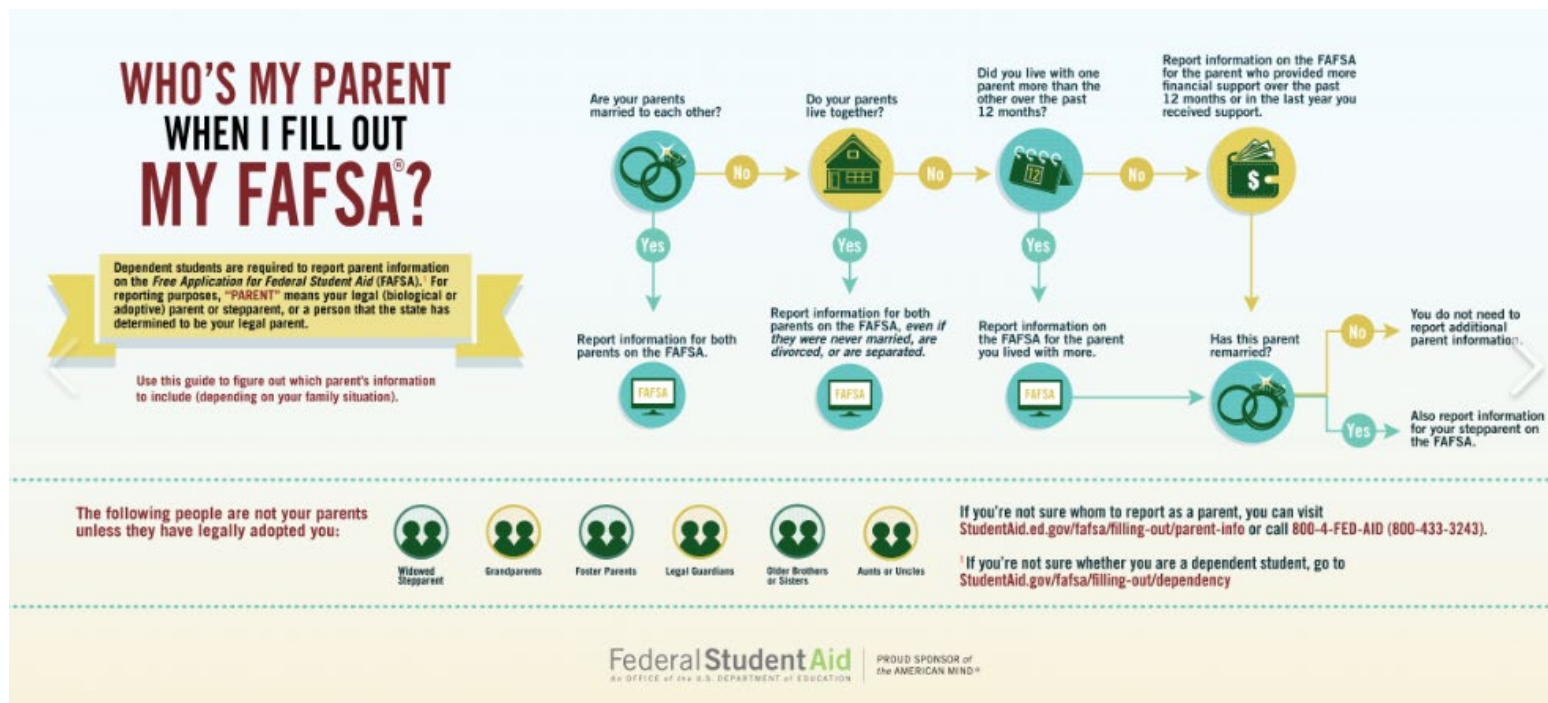
- FAFSA completion tracked
- Successful completion of each section indicated

myStudentAid Mobile App



- Digital signature
- Confirmation of submission
- Estimated EFC calculation

Which Parent Information is included?????



IRS Data Retrieval Tool

- While completing FOTW, applicant may submit real-time request to IRS for tax data
- IRS will authenticate taxpayer's identity
- If match found, IRS sends real-time results to applicant in new browser window
- Applicant chooses whether or not to transfer data to FOTW
- Reduces documents requested by financial aid offices

Certain tax filers cannot use the IRS Data Retrieval Tool

Did not
indicate on
FAFSA a
tax return
was
completed

Marriage
date is
January
2019, or
later

First three
digits of the
SSN are
666

Filed a
non-U.S.
tax return

Married
and filed as
head of
household,
or filed
separate
returns

Neither
married
parent
entered a
valid SSN

Non-
married
parent or
both
married
parents
entered all
zeroes for
the SSN

Frequent FAFSA Errors

- Social Security Numbers
- Divorced/widowed/remarried parental information
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate and investment net worth

College Section

- List colleges and housing status for each college – list one in MD
- Can update and change after FAFSA processed

Signatures

- Required
 - Student
 - One parent (dependent students)
- Format for submitting signatures
 - Electronic using FSA ID
 - Signature page
 - Paper FAFSA

After FAFSA is successfully submitted--

2018-2019 Confirmation Page

[PRINT THIS PAGE](#)

Confirmation Number: F 13200001807 08/29/2017 08:13:15
Data Release Number (DRN): 2794

Congratulations, PURPLE! Your FAFSA was successfully submitted to Federal Student Aid.

Does your brother or sister need to complete a FAFSA? If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.
 [Start your state application](#) to apply for New York state-based financial aid.

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional information from College Navigator
ALABAMA AGRICULT & MECHANICAL UNIV	31%	58%	40%	NA

Eligibility Information

Estimated Expected Family Contribution (EFC) = 000000
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

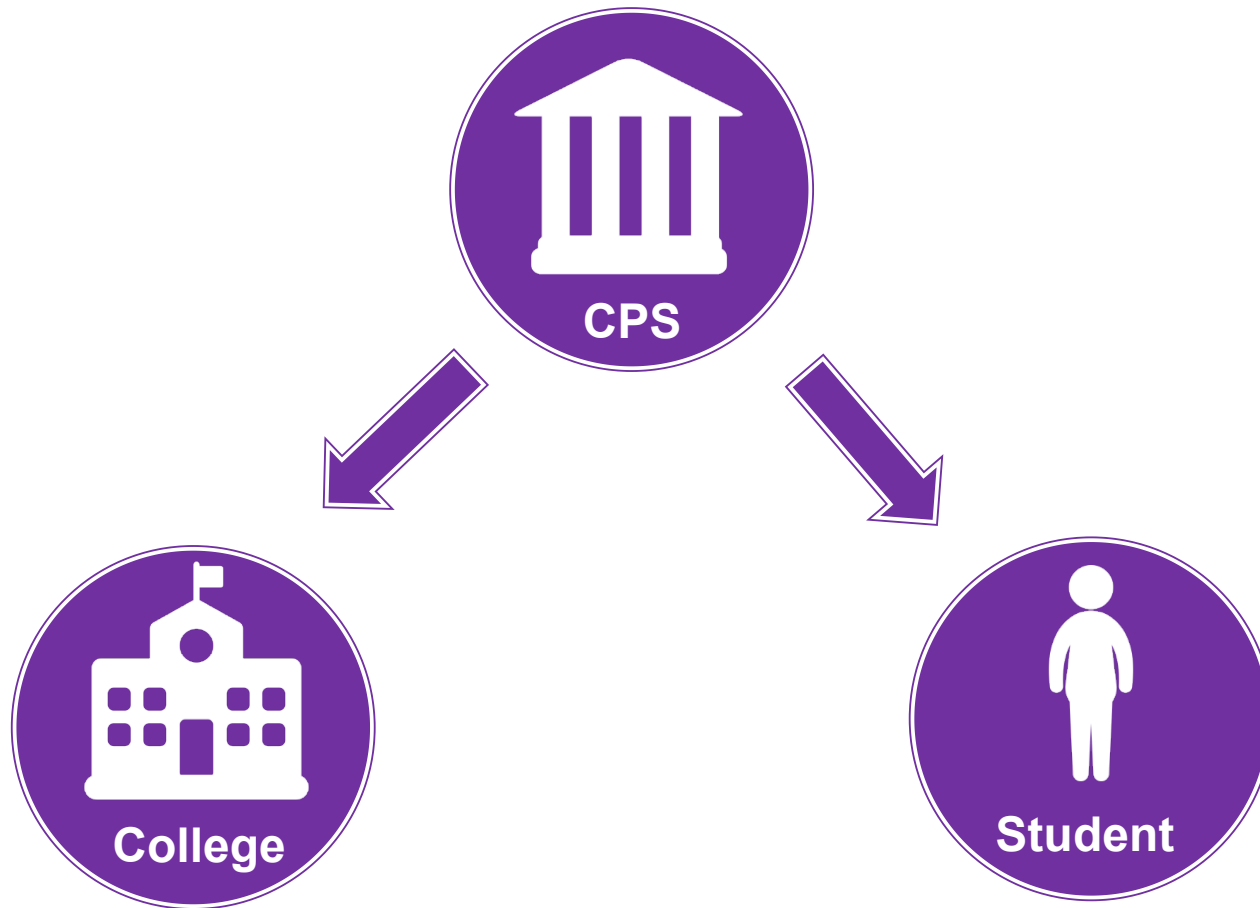
[Pell Grant](#) **Estimate** - \$5,920.00

[Direct Stafford Loan](#) **Estimate** - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the American Opportunity Tax Credit (AOTC).

FAFSA Processing Results



What Happens Next???

- Schools you list on FAFSA receive information
- Look for communications from those colleges
- Follow-up with financial aid office
- Review financial aid page of college website
- Know deadlines for each institution

What is Verification?

- Verification Groups
 - Income – AGI - student and parent
 - U.S. Income tax paid – student and parent
 - Untaxed IRA distributions and IRA deductions and payments
 - Tax exempt interest income
 - Education Credits
 - Number of household members/number in college
 - Child support paid/received
 - High school completion
 - Identity/Statement of Educational Purpose

Making Corrections

If necessary, corrections to FAFSA data may be made by:

- Using FAFSA on the Web (www.fafsa.gov) if student has a FSA ID;
- Updating paper SAR (SAR Information Acknowledgement cannot be used to make corrections); or
- Submitting documentation to college's financial aid office

Special Circumstances

- Cannot be documented using FAFSA
- Send written explanation and documentation to financial aid office at each college
- College will review and request additional information if necessary
- Decisions are final and cannot be appealed to U.S. Department of Education

Special Circumstances

Unusual uncovered
medical/dental
expenses

Secondary
school tuition

Extraordinary
dependent care

Parent or
spouse
death

Loss of
employment

Divorce

Student
cannot obtain
parental
information



Categories of Financial Aid

Each College will Determine



What is Cost of Attendance (COA)?



Tuition and fees



Room and board



Books and supplies



Transportation



Miscellaneous personal expenses

What is Expected Family Contribution (EFC)?

- Amount family can reasonably be expected to contribute
- Stays the same regardless of college
- Two components
 - Parent contribution
 - Student contribution
- Calculated using data from a federal application form and a federal formula

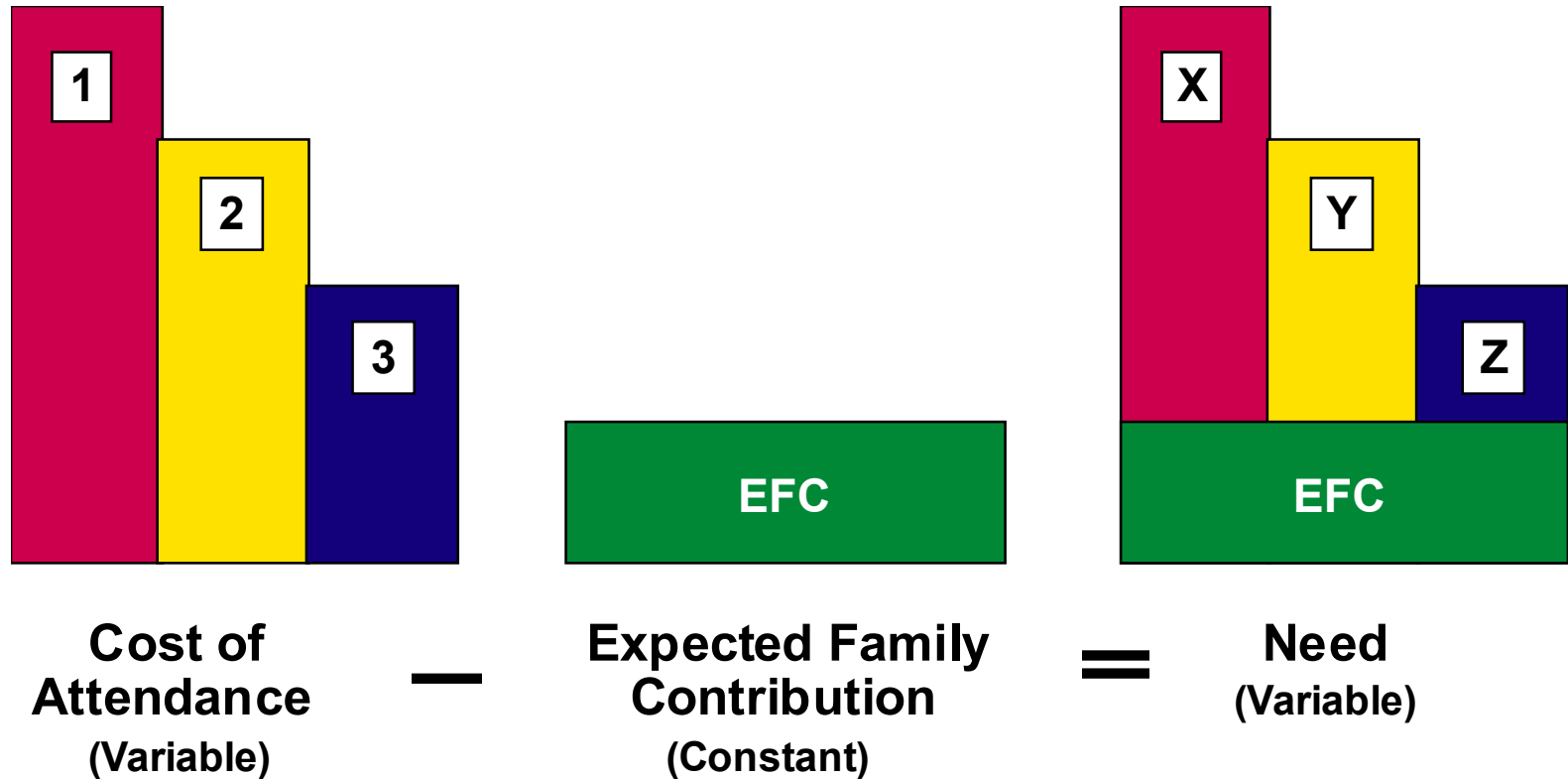
Definition of Need

Cost of Attendance (COA)

– Expected Family Contribution (EFC)

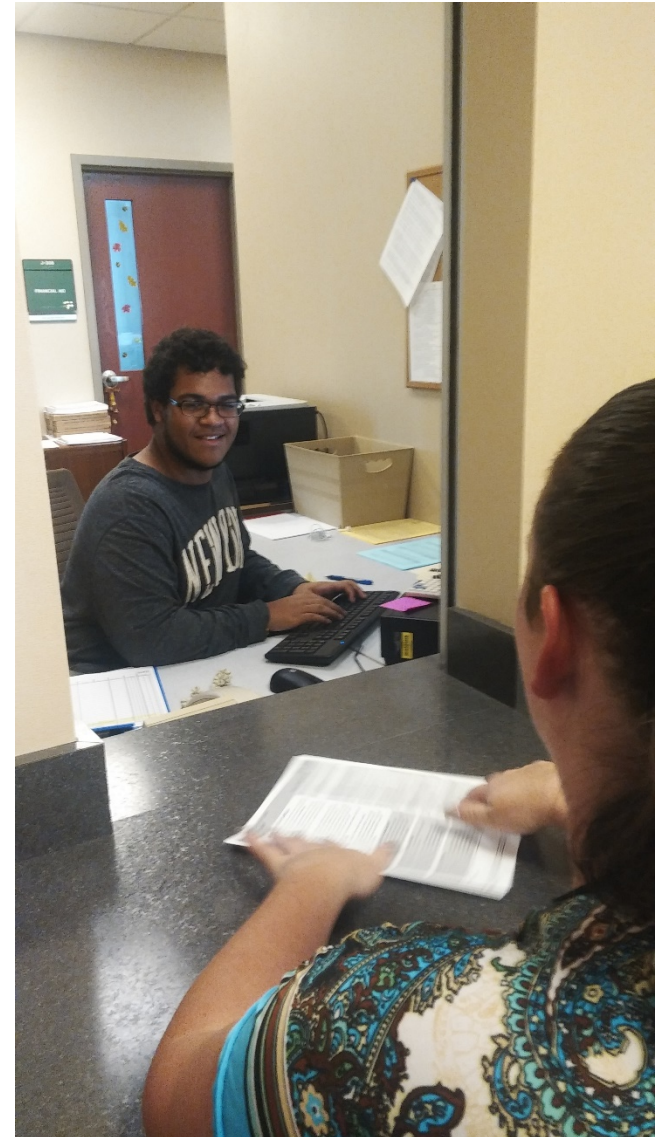
= Financial Need

Need Varies Based on Cost



Types of Federal Student Aid

- Federal Pell Grant
- Federal Supplemental Opportunity Grant
- Federal Work-Study
- Direct Student Loans
- Direct Plus Loans



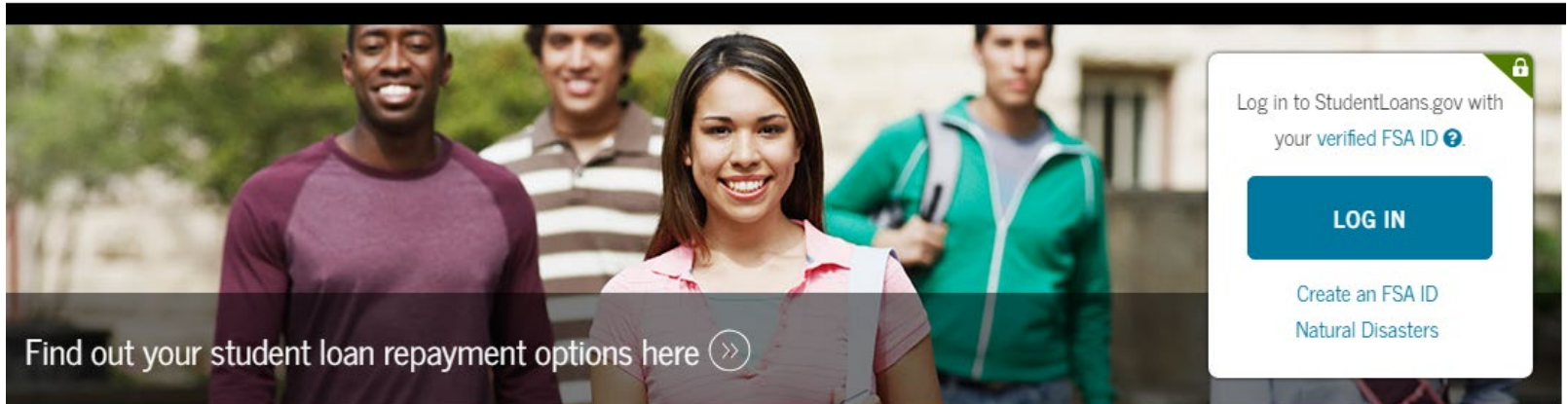
Student Loans – Steps to apply

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

StudentLoans.gov

Log In | Español

MENU ≡



Find out your student loan repayment options here >>

Log in to StudentLoans.gov with your verified FSA ID ?

LOG IN

Create an FSA ID
Natural Disasters



Undergraduate Students

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.



Graduate/Professional Students

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Counseling
- Complete TEACH Grant Agreement to Serve



Parent Borrowers



Repayment & Consolidation



How To Create An FSA ID

Direct Student Loans (Subsidized and Unsubsidized)

- Subsidized: Based on demonstrated financial “need” (as per the FAFSA EFC) and no interest accrues during enrollment
- Unsubsidized: Interest accrues during enrollment
- Base annual loan limits (combined subsidized and unsubsidized)
 - \$5,500 for 1st year undergraduates (only \$3,500 can be subsidized)
 - \$6,500 for 2nd year undergraduates (only \$4,500 can be subsidized)

Current interest rate – 4.53% - will change 7/1/20

PLUS Loans

- Borrowers are parents of dependent undergraduate students
- Annual loan limit: cost of attendance minus other aid
- Repayment begins 60 days after loan is fully disbursed (typically spring semester)
- Current interest rate – 7.08% - will change 7/1/19
- No grace period, but deferment available if parent is a student at least $\frac{1}{2}$ -time enrolled

Alternative Loans

- Option to research
- Should only be applied for after all sources of federal financial aid have been exhausted
- www.simpletuition.com – additional student loan information

Community Scholarships

- High School Guidance Office
 - Check with the office for scholarship listings
 - Naviance
- Community Foundation of Frederick County
 - www.cffredco.org – Applications available online
- Check online for dates – spring, 2020
 - Usually March 1 – March 31

Financial Aid Award Letters

- The financial aid award letter outlines the details of the financial aid package the student is offered
- Specific to that college/university
- Usually for one academic year
- Review how much the student is offered and look at how much is grants and scholarships vs. loans
- Terms and conditions of awards
- Look at what the final costs is (remember this is per year)

You don't know what you don't know.....

- Research
- Ask questions
- Read everything the student receives

QUESTIONS???????

(301)846-2620

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www.frederick.edu



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