Financial Aid Information

For Students Interested in Attending FCC During the 2021-2022 Academic Year
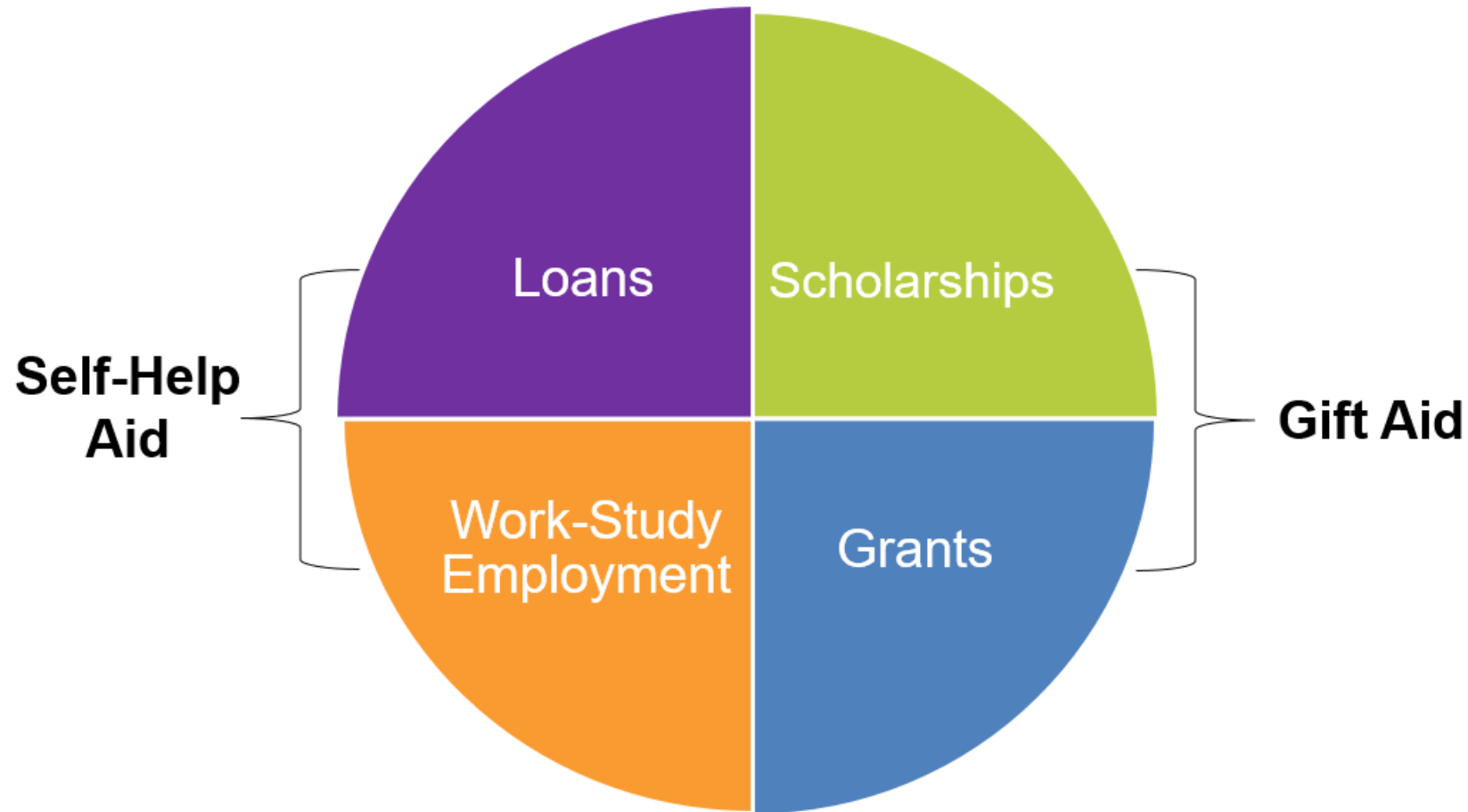
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What is Financial Aid?

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

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Sources of Financial Aid

Federal

State

Institutional

Private Sources

Employers

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Types of Financial Aid

Self-Help Aid
- Loans
- Work-Study Employment

Gift Aid
- Scholarships
- Grants

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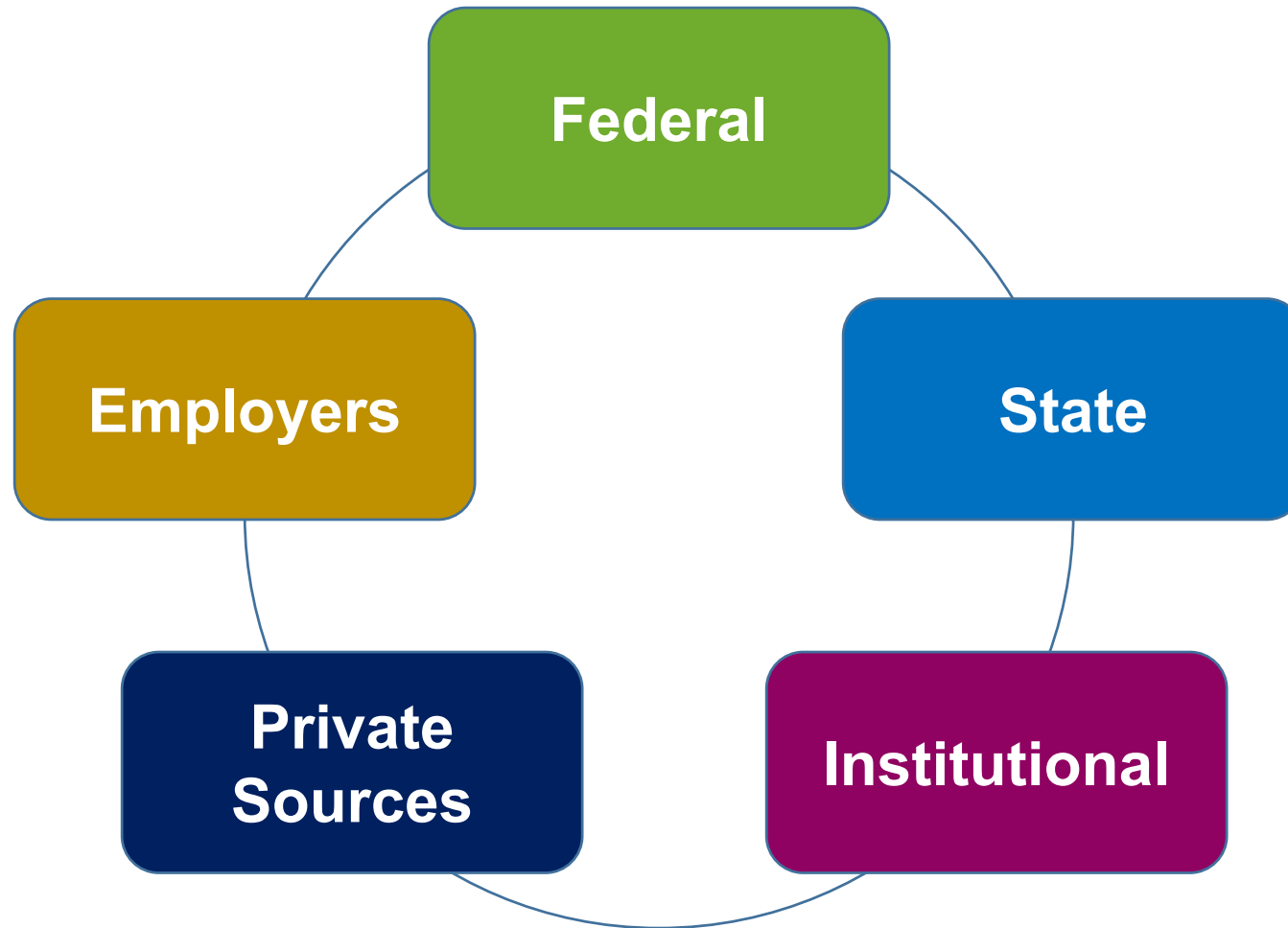
Cost of Attendance (COA)

Tuition and fees

Room and board

Books and supplies

Transportation

Miscellaneous personal expenses

FCC COA
2020-2021

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Expected Family Contribution (EFC)

Measurement of student's and family's ability to pay postsecondary educational expenses

Student contribution

Parent contribution *(for dependent students)*

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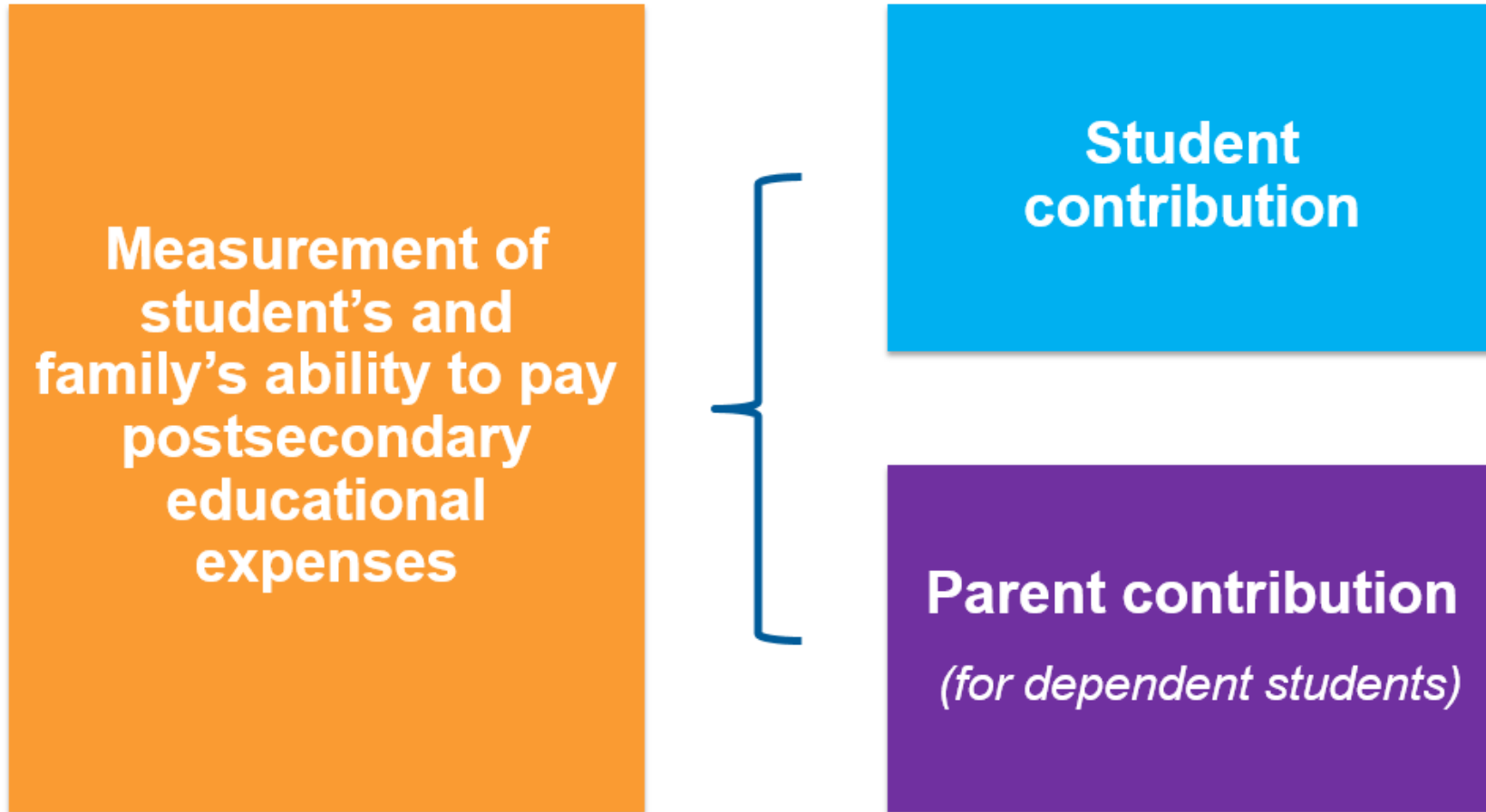
Financial Need

Cost of attendance (COA)

– Expected family contribution (EFC)

= Financial need

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Categories of Financial Aid

Need-based aid

Non-need-based aid

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Federal Student Aid (FSA) Programs Offered at FCC

[Federal Pell Grant](#)

[Iraq Afghanistan Service Grant (IASG)](#)

[Federal Supplemental Educational Opportunity Grant (FSEOG)](#)

[Federal Work-Study (FWS)](#)

[Federal Direct Student Loans](#)

[Federal PLUS Loans](#)

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Borrowing Student Loans

- Students must be enrolled at least half-time (six or more required credits) in an eligible program to borrow federal student loans

- There are annual loan limits

- Loans must be repaid with interest

- Different types of loans (subsidized vs. unsubsidized)

- Parent PLUS Loans – credit-based

- Borrow responsibly

- Loan Simulator – *coming soon!*

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Requesting Loans at FCC

- Submit your 2021-2022 Free Application for Federal Student Aid (FAFSA)

- Complete the 2021-2022 Loan Request Form
  - *Don't forget to complete [Entrance Counseling](#) & sign your [Master Promissory Note](#) (MPN)*

- Allow time for processing

- Monitor your PeopleSoft To-Do List

- Accept your loans in PeopleSoft

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Did You Know?

The U.S. Department of Education Requires schools to implement specific policies that can impact students depending on their performance.

Examples:

- [Satisfactory Academic Progress](#) (SAP)
  - Specific GPA & Completion Rate

- Return to Title IV (R2T4)
  - Aid can be returned if deemed unearned

- Attendance
  - Must be verified for Federal Student Aid (FSA) eligibility

- Courses Not Used (CNU)

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Free Application for Federal Student Aid (FAFSA)

- Collects demographic & financial information

- Information used to calculate the expected family contribution (EFC)

- Colleges & scholarship organizations use the EFC to determine eligibility for financial aid

- Available in English & Spanish

- Prior prior year (PPY) tax data used

  - 2021-2022 FAFSA will use 2019 tax & income data

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Free Application for Federal Student Aid (FAFSA)

https://studentaid.gov/h/apply-for-aid/fafsa or www.fafsa.gov

Before Starting the FAFSA, Gather the Following

Student

- FSA ID & password
- 2019 W-2(s), if worked
- 2019 1040, if filed
- Driver's license
- Records of assets (ex: bank account statements)
- Records of any untaxed income earned during 2019

Parent(s)

- FSA ID & password
- 2019 W-2(s), if worked
- 2019 1040, if filed
- Records of assets (ex: bank account statements)
- Records of any untaxed income earned during 2019 (ex: child support received)
- Marital status & marital status date

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Federal Student Aid (FSA) ID

- Used for FAFSA completion & allows access to certain U.S. Department of Education websites

- May be used by students & parents throughout the financial aid process, including subsequent school years

- Create your FSA ID here: https://fsaid.ed.gov/npas/index.htm

- Parent & student both create a FSA ID (must use different email addresses)

- The FSA ID should be created 2-3 days prior to starting the FAFSA

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Student Dependency Status

1 Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2021 for the 2021–22 school year, will you be 24 by Jan. 1, 2021 (i.e., were you born before Jan. 1, 1998)?

2 Are you married or separated but not divorced?

3 Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?

4 Do you have children who receive more than half of their support from you?

5 Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

6 Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

7 Are you a veteran of the U.S. armed forces?

8 At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

9 Are you an emancipated minor or are you in a legal guardianship as determined by a court?

10 Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

*If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.

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General Student Information

- Social Security Number

- Citizenship status

- Marital status

- [Selective Service](#) registration (males between the ages of 18-25)

- Highest education level completed by parents
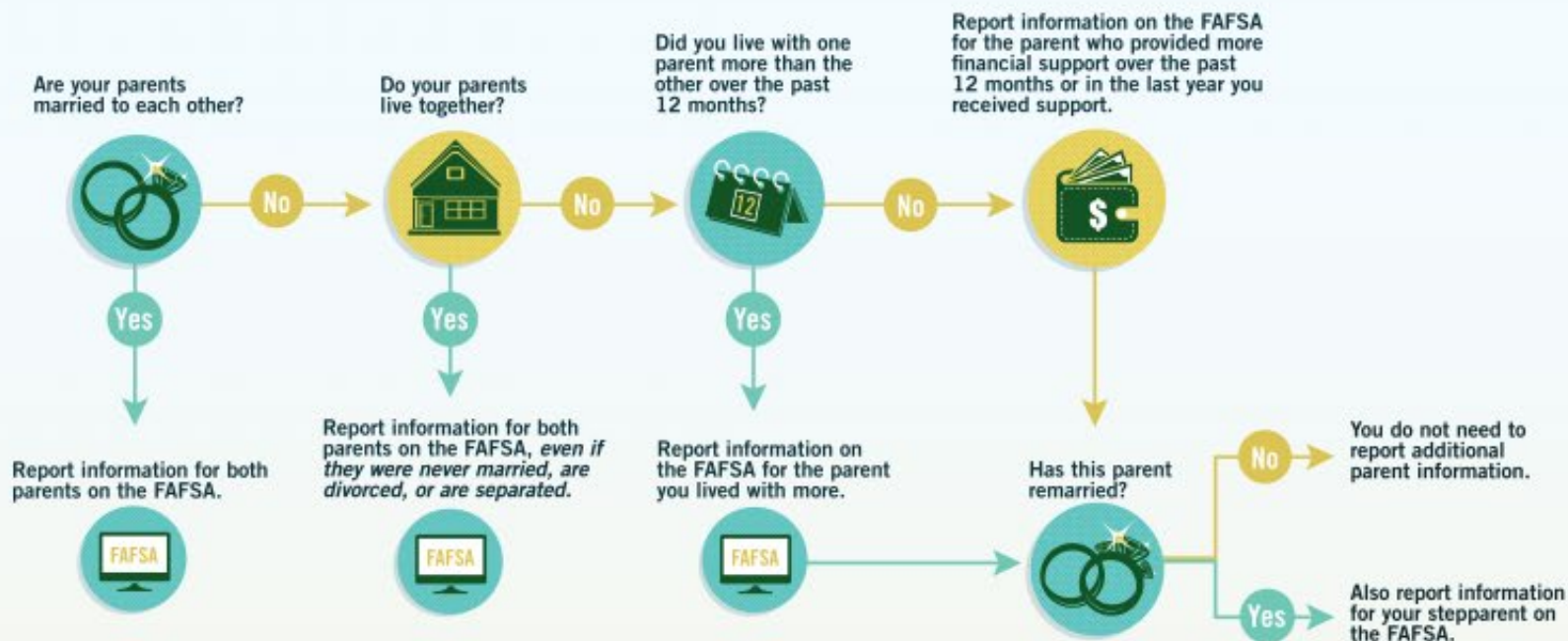
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General Parent Information for Dependent Students

- Tax, income, & other financial information

- Dislocated worker status

- Receipt of means-tested federal benefits (ex: SNAP, WIC) in the previous two years

- Assets

- Untaxed income

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WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid* (FAFSA).[1] For reporting purposes, **"PARENT"** means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).

Are your parents married to each other?

No → Do your parents live together?

No → Did you live with one parent more than the other over the past 12 months?

No → Report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support.

Yes ↓ Report information for both parents on the FAFSA.

FAFSA

Yes ↓ Report information for both parents on the FAFSA, *even if they were never married, are divorced, or are separated.*

FAFSA

Yes ↓ Report information on the FAFSA for the parent you lived with more.

FAFSA →

Has this parent remarried?

No → You do not need to report additional parent information.

Yes → Also report information for your stepparent on the FAFSA.

The following people are not your parents unless they have legally adopted you:

- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

[1] If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

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SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA® FORM

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information Into Your FAFSA® Form

WHY

EASY Transfer info with the click of a button.

FAST Instantly retrieve your information.

ACCURATE Correctly fill in your information.

HOW

INCOME TAX INFO

SUBMIT YOUR FAFSA® FORM
(Free Application for Federal Student Aid)

1 Log in to your current FAFSA® form or start a new application at fafsa.gov.

2 In the finances section of the online form, you will see a "Link to IRS" button if you are eligible to use the IRS DRT.

3 Click the "Link to IRS" button and log in with your FSA ID to be transferred to the IRS to retrieve your info.

4 Once at the IRS site, enter your information **exactly** as it appears on your federal income tax return and click the "Submit" button.

5 Check the "Transfer My Tax Information into the FAFSA® form" box, and click the "Transfer Now" button.*

6 You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA® form.

*For your protection, your tax information will not be displayed on either the IRS site or fafsa.gov.

The IRS DRT can be used by both students and parents.

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To learn more about the IRS DRT, visit StudentAid.gov/irsdrt

IRS Data Retrieval Tool (DRT)

Certain tax filers cannot use the IRS Data Retrieval Tool

Did not indicate on FAFSA a tax return was completed	Marriage date is January 2020, 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

IRS Data Retrieval Tool (DRT)

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Signing the FAFSA

- Required
  - Student
  - One parent if student is dependent

- Options for submitting signatures
  - Electronic using FSA ID
  - Signature page
    - This option must be used by students of parents who are undocumented

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Frequent FAFSA Errors

- Social Security Numbers
- Name mismatches
- Divorced/widowed/remarried parental information
- Income earned by parent/stepparent
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college

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What Happens Next?

- FCC will receive your FAFSA as long as you include our school code (002071)

- Check your mail as well as your PeopleSoft To-Do List

- Follow-up with the Financial Aid Office

- Review [Financial Aid page](#) of College's website

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Financial Aid Verification

- Random selection

- Verification Groups

- Students required to submit different types of documents (ex: tax documents, high school completion, identity, etc.)

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Financial Aid Verification Process at FCC

- FAFSA received

- Notifications mailed
  - "Tracking" letter is mailed to the address on file if verification is required
  - Loan only letters mailed to students who are only eligible for loans

- Students submit the documents as outlined in their PeopleSoft To-Do List

- Financial Aid Counselor completes verification
  - Corrections may be made to the FAFSA based on the verification documents submitted
  - The Financial Aid Counselor may email the student's myFCC email account to request additional documents

- Student is awarded estimated aid in PeopleSoft

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Special Circumstances

- Death of parent(s)

- Unusual/uncovered medical expenses

- Loss of employment

- Divorce

- Extraordinary dependent care

- Student cannot obtain parental information

Special Circumstances Process

- Complete the 2021-2022 Free Application for Federal Student Aid (FAFSA)

- Submit the Request for Special Circumstance Adjustment PerfectForm, which will be located in the [forms section](#) of the Financial Aid webpage

- Meet with Jeanette, Assistant Director of Financial Aid Verification & Reporting

- Submit Special Circumstance Appeal

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State Financial Aid

Residency requirements for students & parents of dependent students apply

Aid may be provided on the basis of both merit & need

Use information from the FAFSA or MSFAA

Maryland's Priority Deadline: 3/1/2021

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Maryland State Financial Aid Programs

Educational Assistance Grant (EAG)	Guaranteed Access (GA) Grant	Campus-Based Educational Assistance Grant (CBEAG)	Maryland Part-Time Grant (MDPTG)	Maryland Community College Promise Scholarship
Near Completer Grant	Legislative Scholarships (Delegate/Senatorial)	Workforce Development Sequence Scholarship	Conroy/Cryor Memorial Scholarship	Tuition Waiver for Foster Care Recipients
Tuition Waiver for Unaccompanied Homeless Youth	Tuition Waiver for Students with Disabilities	Veterans of Afghanistan & Iraq Conflicts	Charles W. Riley Firefighter & Ambulance & Rescue Squad Member Scholarship Program	

https://mhec.state.md.us/preparing/Pages/FinancialAid/descriptions.aspx

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MDCAPS

Students should create their MDCAPS account now!

https://mhec.state.md.us/Pages/default.aspx

MDCAPS

•To-Do List

  MHEC will list any required documents they need from you

• Enrollment

  Students can update their enrollment status & school

• Awards

  Students must log into MDCAPS to accept any offered awards

Welcome to MD CAPS!

Your MHEC ID is: ████████

- MSFAA 2019-2020 (Maryland State Financial Aid Application) for Undocumented Individuals
- MSFAA 2020-2021 (Maryland State Financial Aid Application) for Undocumented Individuals
- To Do List
- Apply Online
- Check Your Application Status
- Enrollment
- Awards
- Award Payment
- Notifications
- Inbox
- Update Your Contact Information
- Service Obligation
- Change Password
- User Agreement
- Terms of an Electronic Transaction

Your FAFSA for academic year 2018-2019 is complete
Your FAFSA for academic year 2020-2021 is complete

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Maryland State Financial Aid Application (MSFAA)

Welcome to MD CAPS!

Your MHEC ID is: ███████

MSFAA 2020-2021 (Maryland State Financial Aid Application) for Undocumented Individuals

✔ To Do List

2021-2022 MSFAA is expected to available November 2020

Apply Online

Check Your Application Status

Enrollment

Awards

Award Payment

Notifications

Inbox

Update Your Contact Information

Service Obligation

Change Password

User Agreement

Terms of an Electronic Transaction

You are not eligible for the MSFAA or the FAFSA

Your FAFSA for academic year 2018-2019 is complete
Your FAFSA for academic year 2020-2021 is complete

The Maryland State Financial Aid Application (MSFAA) is available to students who are ineligible to receive federal aid using the FAFSA.

Students who are unsure of which application (FAFSA/MSFAA) to complete, should complete the MSFAA eligibility wizard within MDCAPS prior to starting either application.

The priority deadline for the MSFAA is also 3/1/2021!

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Maryland State Financial Aid Application (MSFAA)

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 & be considered for certain types of State need-based financial aid.

- Educational Assistance Grant
- Guaranteed Access Grant
- Campus Based Educational Assistance Grant
- Part Time Grant
- Maryland Community College Promise Scholarship, the
- Near Completer Grant
- Cybersecurity Public Service Scholarship Award
- Legislative Scholarship Program
- Richard W. Collins III Leadership with Honor Scholarship

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Maryland Community College Promise Scholarship

- 2021-2022 will be the 3rd year of this program

- High school applicants must have earned an unweighted cumulative GPA of at least a 2.3 or its equivalent:
  - at the end of the first semester of their senior year in high school; or
  - at the end of their senior year in high school.

- Applicants currently or previously enrolled at a community college must have earned either:
  - a cumulative GPA of at least a 2.5 from the community college; or
  - a high school unweighted cumulative GPA of at least a 2.3 or its equivalent at the end of the first semester or end of their senior year in high school.

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Maryland Community College Promise Scholarship

- Submit a completed 2021-2021 FAFSA/MSFAA by 3/1/2021

- Any high school graduate or GED recipient who is planning to enroll, or is currently enrolled, at a Maryland community college as a candidate in:
  - a credit-bearing vocational certificate;
  - a credit-bearing certificate;
  - an associate degree program;
  - a sequence of credit or non-credit courses that leads to licensure or certification; or
  - a registered apprenticeship program.

- Applicants must be eligible for in-state tuition, as determined by the community college in accordance with Title 15 of the Education Article of the Annotated Code of Maryland;

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Maryland Community College Promise Scholarship

- Applicants whose annual adjusted gross income was 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 for the 2019 tax year as defined by MHEC;

- Applicants who have not earned a bachelor's degree or an associate degree; &

- Applicants who have not been awarded other state financial aid, Federal Pell Grant, &/or Federal Supplemental Educational Opportunity Grant (SEOG) that covers the full cost of the tuition & fees at the community college

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Maryland Community College Promise Scholarship

- In prior years, Promise was not awarded until after the non-payment drop date, so families should prepare to pay the balance out of pocket/set up a payment plan until Promise is confirmed

- MHEC will require students to submit supporting documents – pay close attention to email/text alerts for deadlines

- Promise is not guaranteed – there are funding limitations (20/21 = $8 million)

- You must attend the community college in the county/area you are from unless that community college does not offer the program you plan to pursue

- Maryland Promise is limited to $5,000 per year

- Maryland Promise does not cover the cost of books/supplies

- Students must enroll full-time (12 or more credit hours per semester)

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Legislative Scholarships

Contact your State Senator & State Delegate www.mdelect.net

Need-based & non-need-based opportunities are available!

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Institutional Financial Aid from the FCC Foundation

Aid provided on the basis of both merit and need

Use information from the FAFSA & [AcademicWorks](#) application

Fall, Spring, & Summer* availability

*Summer awards are based on availability of funding

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FCC Foundation Scholarship Deadlines

- Fall: April 1st – June 30th

- Spring: November 1st – December 31st
  - *This is available now for students who are planning to enroll for Spring 2021!*

- Summer: May 1st – May 15th

Remember to submit your thank you letter if you are awarded!

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Institutional Financial Aid at FCC

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The STEM Scholars program helps low-income, full-time college students obtain a degree in Science, Technology, Engineering, and Math (STEM). This program includes financial support, specialized seminars, and faculty mentoring.

Eligibility Requirements:

- Incoming STEM major
- 2.75 unweighted high school GPA
- Financial need (Federal Pell Grant eligible)
- U.S. Citizen, U.S. National, Permanent Resident Alien, or Refugee Alien

Learn More & Apply:
frederick.edu/stem-scholars

- STEM Scholars is a competitive scholarship program.
- Apply by **April 11, 2021** for priority consideration.

For More Information:

Email Dr. Matthew Lochman or Dr. Brian Stipelman at questions.stemscholars@frederick.edu

Contact Frederick Community College Admissions at 301.624.2716 or admissions@frederick.edu

STEM Scholars
Receive up to $13,000 in Financial Aid per Year

The STEM Scholars program is funded by the National Science Foundation (NSF). • 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 301.846.2408. To request a sign language interpreter, please visit http://fcc-interpreting.genbook.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 workdays 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.

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Institutional Financial Aid at FCC

- [Parents Lead](#)

- [Building Trades](#)

- [Multicultural Student Services](#) (MSS)

- [Office of Adult Services](#) (OAS)

- [Athletic Scholarships](#)

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Private Financial Aid

Foundations, businesses, churches, civic, and charitable organizations

Deadlines and applications procedures vary

Begin researching private sources early

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Community Foundation of Frederick County

Over $1 million per year awarded to Frederick County students!

https://www.frederickcountygives.org/

Application is available online from 3/1-3/31/2021!

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Financial Aid From Employers

May have scholarships available to the children of employees

May have educational benefits for their employees

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PeopleSoft Navigation

PeopleSoft Navigation – Student Center

Course Schedule

Invoice

Financial Aid Details

Holds
Ex: academic alert

To-Do List

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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.

PeopleSoft Navigation – View Financial Aid

Shelby Metzgar

go to ...

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2021	Frederick Community College	Financial Aid Year 2020-2021
2020	Frederick Community College	Financial Aid Year 2019-2020
2009	Frederick Community College	Financial Aid Year 2008-2009

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application.

go to ...

Shelby Metzgar

go to ...

Financial Aid

Award Summary

Financial Aid Year 2020-2021

This is your initial financial aid award notification. You may select the link to display a printable copy of your award notification letter.

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	**Category**	**Offered**	**Accepted**
Est Unsub Loan-see TO DO LIST	Loan	10,500.00	0.00
Aid Year Totals		**10,500.00**	**0.00**

Currency used is US Dollar

Financial Aid Summary

View Award Letter
Accept/Decline Awards
Report Other Financial Aid

2021 Spring Term Award Detail			
2021 Spring			
Award Description	**Category**	**Offered**	**Accepted**
Est Unsub Loan-see TO DO LIST	Loan	5,250.00	0.00
Term Totals		**5,250.00**	**0.00**

2020 Fall Term Award Detail			
2020 Fall			
Award Description	**Category**	**Offered**	**Accepted**
Est Unsub Loan-see TO DO LIST	Loan	5,250.00	0.00
Term Totals		**5,250.00**	**0.00**

Currency used is US Dollar

Please allow up to 14 business days for your Financial Aid refund to be processed.

Your financial aid award is determined from the information provided in your application. If there is no financial aid displayed your application may be in progress. Please check

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Textbooks

Students may purchase textbooks at the FCC Bookstore with their financial aid if their awarded financial aid exceeds the total tuition & fee amount due.

- Create account with the FCC Bookstore
- View course materials based on your course registrations

Alternative Options for Books

- Chegg
- Amazon
- ValoreBooks
- CampusBookRentals
- BookDepository

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Need Help Completing Your FAFSA/MSFAA?

FCC is partnering with the Community Foundation of Frederick County as well as representatives from Hood & Mount St. Mary's to offer virtual FAFSA Finish appointments.

Please visit www.FrederickCountyGives.org/FAFSA

There is scholarship opportunities available if you register for a FAFSA Finish appointment & complete their survey!

Alternatively, schedule a virtual appointment directly with FCC by emailing financialaid@frederick.edu.

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Recommendations from the Financial Aid Office

- Start the process early

- Stay engaged

- Ask questions…lots of them!

- Apply for as many scholarships as possible

- Avoid student loan debt

- Have an understanding of the requirements of any type of aid you are offered

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Current COVID-19 Remote Operations

- Calls (301) 846-2620
  - Monday-Friday 8:30 a.m.-4:30 p.m.
  - Avoid calling during the lunch time (12-2 p.m.) when possible

- Voicemails
  - Messages are returned within 24 business hours
  - Leave clear call back number, name, & student ID

- Emails financialaid@frederick.edu
  - Responding Monday-Friday 8:30 a.m.-4:30 p.m.

- Virtual Appointments available upon request
  - Email financialaid@frederick.edu

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Financial Aid, Financial Services Center, Jefferson Hall 3rd Floor

(301) 846-2620

FinancialAid@frederick.edu

@FCC_FinAid

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FCC Resources/Commonly Used Links

- Admissions
  - Prospective Student Form
- Dual Enrollment
- Veteran & Military Services
- Multicultural Student Services (MSS)
- Office of Adult Services (OAS)
- Services for Students with Disabilities (SSD)
- English as a Second Language (ESL)
- Counseling & Advising
- Additional Resources

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Useful Resources

- Maryland Higher Education Commission (MHEC)

- U.S. Department of Education (www.studentaid.gov)

- FCC Financial Aid webpage

- CSS Profile for non-federal aid

- Federal Student Loans – Basics for Students

- Department of Education's College Preparation Checklist

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