Road Map for Financial Aid

Keep as a reference throughout the financial aid process

1. **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 federal financial aid. Programs offered through our Continuing Education Workforce Development (CEWD) Office are not eligible for FSA, but may qualify for State aid through MHEC.
   - ✓ 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.

2. **Complete the Free Application for Federal Student Aid (FAFSA) by visiting studentaid.gov to Apply for Aid:**
   - ✓ Create an FSA ID – both the student and one parent (if student is dependent) must create their own FSA ID.
   - ✓ Include the FCC school code **(002071)** and FCC will receive your FAFSA within 3-10 days.
   - ✓ 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 ensure accuracy and decrease processing time.
   - ✓ Your FAFSA may be selected for verification, which means you will be required to submit additional information/documentation in order to confirm your eligibility for Federal Student Aid. Any required items needed 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 and Peoplesoft portal as this is how Financial Aid will notify you of any updates regarding the status of your financial aid.

3. **Apply for FCC Foundation Scholarships by visiting frederick.academicworks.com.**
   - ✓ Fall application is available February 1 – June 15.
   - ✓ Spring application is available October 1 – December 31.

4. **Review your estimated awards in Peoplesoft by selecting the "Financial Aid" tile.**
   - ✓ 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 (bookstore.frederick.edu)

5. **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 part of 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 301.846.2620 option 2.
   - ✓ Once funds are disbursed to the FCC student account, please allow up to 14 days for the refund to be sent to BankMobile.

Maryland Residents: Create a student login for the MDCAPS portal by visiting 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 (including Maryland Promise).
   - ✓ If you do are undocumented or DACA, 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 within MDCAPS and may be submitted after March 1 (for most state aid programs, you must submit your MSFAA by March 1).

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

   - ✓ This application is available March 1 – 31 of each year at frederickcountygives.org to all students regardless of citizenship status.

Frederick Community College

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