

## Applying for financial aid? Here's what to do and what to expect along the way.

Steps	How?	When?
Create Your FSA ID and Complete the FAFSA	<p>Go to <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> and click the link to Create FSA ID. For step-by-step instructions, go to our website under <b>Get Started At BCC &gt; Financial Aid &gt; Forms &gt; How to Create an FSA ID</b></p> <p>Complete the FAFSA. You will need 2016 tax info for yourself (and parents if you are under age 24). See <b>Dependent or Independent Student?</b> on page 2 of this form for more detail.</p> <p>Need help? Come to our workshops or walk-ins. Times and dates available on our website.</p>	<p>For priority consideration, apply before <b>APRIL 1, 2018</b></p> <p>Applications are accepted year-round</p>
Review your SAR	The Student Aid Report, (a copy of your FAFSA) will be emailed to you. Make sure everything is accurate. If you need to make changes, return to the FAFSA website, log in with your FSA ID, then select "View Processed Information."	About two weeks after you submit the FAFSA
Check your <i>accessBCC</i> account	<p>There will almost always be additional paperwork that the Financial Aid Office needs to complete your file. Log into your <i>accessBCC</i> account and go to:</p> <p><b>Student Services &gt; Financial Aid &gt; My Eligibility &gt; Student Requirements &gt; Select Aid Year 2018-2019</b></p> <p>We will also email your <i>accessBCC</i> to let you know what we need and where to find it.</p>	As soon and as often as you can! Set up your <i>accessBCC</i> as soon as you receive your student ID number from Admissions
Submit requested forms	<p>Mail or bring in person.</p> <p>Note: Paper tax returns can be used as an aid for completing the FAFSA but are not acceptable to verify tax information. For more information on the IRS Data Retrieval Tool or IRS Tax Return Transcript go to <a href="http://BristolCC.edu">BristolCC.edu</a> &gt; <b>Get Started At BCC &gt; Financial Aid &gt; Forms</b></p>	The sooner the better! Getting your entire file completed before April 1 increases your chances of getting grant aid.
Get admitted to a program (if you haven't already)	Check with the Admissions Office to make sure all of the forms they need are in. You have to be admitted in a degree or certificate program that is considered eligible for financial aid. Associate degree programs are eligible. For a list of eligible certificates, go to <a href="http://BristolCC.edu">BristolCC.edu</a> > <b>Admissions &gt; View our Academic Catalog &gt; Current Catalog &gt; Certificates &gt; Financial Aid Eligible Certificates</b>	<p>At the same time you are applying for financial aid</p> <p>Financial aid cannot pay out until you are admitted into a program.</p>
Check your <i>accessBCC</i> for your award letter	When your file is complete and your financial aid awarded, you will receive an email notification. Log into your <i>accessBCC</i> account and go to: <b>Student Services &gt; Financial Aid &gt; My Award Information &gt; Award by Year&gt; Select Aid Year 2018-2019 &gt; Accept Award Offer tab</b>	About two to three weeks after all of your documents have been submitted
Complete the Authorize Federal Title IV Funds online form (optional, but recommended)	<p>BCC needs your permission to pay other charges (like health insurance or a prior balance) using your financial aid award. Log into your <i>accessBCC</i> account and go to:</p> <p><b>Student Services &gt; Financial Aid &gt; Authorize Federal Title IV Funds or Change Authorization from N to Y</b></p>	At least one month before the semester begins

**Financial Aid Programs Available**

**Federal and State Scholarships, Grants, Waivers** Federal Pell Grant, SEOG, MassGrant, Mass. Part-Time and Mass. Cash Grants, Mass. Tuition Waiver. Additional programs and further information is available on the Financial Aid Programs page of our website.

**BCC Institutional Scholarships** The BCC Foundation and Alumni Association also fund scholarships to students. For more information, go to the Financial Aid Programs page of our website. Please see website for application deadlines.

**Loans** These funds must be paid back: Federal Direct Stafford, Subsidized/Unsubsidized, PLUS, and private loans.

**Award Process**

**Priority Deadlines for File Completion and Awarding --April 1, 2018--** Priority consideration for grant funding is given to eligible students who complete their file by the priority deadline. Files completed after this date are reviewed on a rolling basis as funds are available. Through your *accessBCC* account you can check your file status, including file completion and award status. All requested documents need to be submitted by the end of the academic year or the last date of attendance, whichever comes first.

**Verification and File Corrections** We are required by federal guidelines to verify selected applications. FAFSAs selected for verification may include those with inconsistent or incomplete information, although most are selected at random. We cannot anticipate in advance what files will be selected for verification and what additional documents might be needed. When a file review reveals conflicting information, we verify the data, make the correction, and submit a correction to the federal processor. The processor will send an updated Student Aid Report to you either by e-mail or postal mail.

**Determining Award Level** Completed financial aid files are evaluated using federal and state guidelines to determine your financial need. Your entire family situation is taken into account including family size, number in college, family income, assets, and living expenses. Awards are made based on your financial need, financial aid program guidelines, enrollment level, your award requests, and fund availability.

**Award Notification** You will be notified of the award decision via your *accessBCC* email account.

**Authorization to Pay Charges** The College needs your permission to pay other charges on your bill. Complete the Authorization to Pay Charges online form at least one month before the semester begins.

**Book Advances** Eligible students awarded one month before the semester begins will be evaluated for a book advance. Advances are based on projected data and may be revised at disbursement time. You will need your BCC Student ID card to use the book advance at the college bookstore.

**Payment Process** Financial aid will be paid out in accordance with a schedule which is available on our website. Tuition, fees, and other authorized charges will be deducted from the award. Financial aid funds remaining after charges are paid are then paid to you. You need a BankMobile account ([refundselection.com](http://refundselection.com)) to receive financial aid refund payments.

**Other Important Information**

**Admission in an Eligible Program** Admission to a degree or eligible certificate program is required to receive aid. You may receive a financial aid offer, but financial aid cannot clear/pay your bill or provide a book advance until you are admitted.

**Enrollment Changes and Withdrawal** Your enrollment level for financial aid is based on your registered credits at the end of the drop/add period, which for financial aid purposes is called a "freeze date" and is typically the end of the second week of the traditional semester. If you register for a class after the freeze date, that enrollment will not be included in your financial aid award and you will be responsible for paying those charges on your own. **A deleted/dropped class at any time will reduce your financial aid enrollment level and reduce your award. All recipients who withdraw from all classes are subject to the Return to Federal Funds policy and may need to repay some of the aid received for the semester.**

**Special Conditions** If you have extenuating circumstances that will cause a drastic reduction in your income for 2018 (divorce, separation, unemployment, loss of benefits, etc) or medical expenses that exceed 15% of your income, you may qualify for an adjustment in reported income. Contact the Financial Aid Office for Re-evaluation information. These reviews begin August 2018.

**Dependent or Independent Student?** You are a dependent student if you were born January 1, 1995 or later. You may be an independent student if you meet one of the following criteria: married; have a dependent child; both parents are deceased; have been a ward of the court or a foster child; have been emancipated by the Massachusetts court; live with a court-appointed legal guardian; you are a veteran or serving in armed forces.

**Enrolling in Two Schools** If you enroll at another school during the same semester or same academic year, your eligibility for aid may be restricted. During the same semester, you can receive aid from only one school. During the same academic year, you can receive a combined maximum of 150% Pell or 100% Direct Loan eligibility during that academic year. Contact the BCC Financial Aid Office for more information.