APPLYING

Who: **You** the Student (and parents)

When: October 1 (June 30th)

Where: [www.fafsa.gov](http://www.fafsa.gov)
DEPENDENT/INDEPENDENT

Dependent, unless...

- 24 years old
- Married
- Veteran
- Supporting child(ren)
- Orphan/foster care
- Homeless
FSA ID

Personal Identification Number

- Username and Password
- Created by student and parent
- Electronic Signature
- Accesses Federal Websites
- Remains the same throughout college career

www.fsaid.ed.gov
What am I applying for?
GRANTS
an award that does not have to be repaid

LOANS
Optional award that must be repaid if borrowed

FEDERAL WORK STUDY
Federal program of student employment
LOANS

Subsidized
Unsubsidized
Perkins
PLUS
Alternative
LOANS

• Must be repaid!!
  • Interest rate varies on loan type
    • Subsidized 5.045%
    • Unsubsidized 5.045%
• 6 month grace period after the student graduates or last enrolls for 6 credit hours
• Minimum of 10 years to repay the loan
STATE AID

- Tuition Assistance Program
- Aid for a Part-Time Study
- Part-time TAP
- Excelsior Scholarship

www.tapweb.org
www.hesc.org
Scholarships

-www.fastweb.com
-www.collegeboard.com
What’s Next?

We determine your eligibility

OR

Request more information
• Verification Worksheet
• IRS Data Retrieval Tool
• Tax Return Transcript and W-2s
Common FAFSA errors

- Social Security mismatch
- unsigned FAFSA
- no parent information (or step-parent)
Cost of Attendance

Tuition & Fees
Books
Transportation
Room & Board
Personal Expenses

Expenses related to education but not necessarily charged by school.
What’s Your Responsibility?

• Attend Classes
• Complete Classes
• Maintain GPA & Completion Rate
# SAP

## Student academic progress

<table>
<thead>
<tr>
<th>Overall Attempted Credit Hours</th>
<th>Satisfactory Academic Progress</th>
<th>Quantitative</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Circle student's current range of attempted credit hours below. Includes transfer credits accepted by HVCC)</td>
<td>Qualitative</td>
<td>Percentage of Overall Credit Hours Completed</td>
</tr>
<tr>
<td>0-18</td>
<td>Minimum Cumulative Grade Point Average (GPA)</td>
<td>50 percent</td>
</tr>
<tr>
<td>19-36</td>
<td>1.3</td>
<td>60 percent</td>
</tr>
<tr>
<td>37-48</td>
<td>1.70</td>
<td>75 percent **</td>
</tr>
<tr>
<td>49+</td>
<td>1.90</td>
<td>75 percent</td>
</tr>
</tbody>
</table>

### NEW STUDENT: 15 Credits attempted, drops 6 credits. Progress 60%

### RETURNING STUDENT: 40 attempted, 30 earned credits.
- 15 credits attempted, drops 6 (earns 9).
- 55 attempted, 39 earned. Progress = 70%

### REGAIN ELIGIBILITY by completing 6 of 6 credits next term
- Or 75% if full time student.
FAQS:
- How long Can I receive aid?
- Can my Financial Aid change?
- Can I lose my Financial Aid?
- Can I call over the phone?
- FERPA
- Are there deadlines?
THE END