

Frequently Asked Questions

Q: What is financial aid?

Financial aid is money provided by various agencies (federal, state and local governments, colleges or universities, community organization, and private corporations or individuals) to assist students in meeting the cost of attending college. It includes gift aid (grants and scholarships) and self-help aid (loans and student employment).

Q: How is my eligibility determined?

When a student files the FAFSA, he/she is considered for all federal, state and institutional aid administered by the Financial Aid Office. One or more types of aid are awarded to make up the financial aid package.

Q: Do I need to be a full-time student to receive financial aid?

NO! The amount of financial aid awarded is determined by the number of credit hours that the student is enrolled. However, ACG does require full time (12 hours) enrollment.

Q: What is the Expected Family Contribution (EFC)?

Expected Family Contribution is the amount of money that the family is expected to contribute toward educational expenses from resources other than financial aid and is based on ability to pay. The EFC is calculated using the information provided on the FAFSA. Factors used to determine a family's contributions include: the previous year's adjusted gross income, assets, size of family, and the number of individuals in the family attending college.

Q: How is financial need determined?

Financial need is determined by the difference in the Cost of Attendance (COA) and the Expected Family Contribution (EFC) number (family's ability to pay for those college costs).
 $COA - EFC = \text{Need}$.

Q: I receive no help from my parents and live on my own. Does that qualify me as an independent student?

Not necessarily. In order to be considered as an independent student for purposes of financial aid, you must be able to answer yes to at least one of the following questions for the 2009-2010 school year:

- 1) Were you born before January 1, 1986?
- 2) As of today, are you married?
- 3) Will you be working on a master's or doctorate program?
- 4) Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training or are you a veteran of the U.S. Armed Forces?*
- 5) Do you have children or legal dependents (other than a spouse or children who live with you) who will receive more than half of their support from you between July 1, 2009 and June 30, 2010?*
- 6) At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?*
- 7) Are you or were you an emancipated minor or in legal guardianship as determined by a court in your state of legal residence?*
- 8) At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?*
- 9) At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?*
- 10) At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?*

If you cannot answer "yes" to any of these questions and you feel there are circumstances that warrant you an independent student, call or stop by the Financial Aid Office to set up an appointment so we can review your situation.

Q: What is verification?

The Department of Education selects approximately 30% of all FAFSA applicants for a process called verification. If you are selected, you will be asked to complete a verification worksheet and provide copies of your federal tax returns and other income documents as required to the Stark State College Financial Aid Office. Spouse or parents' information and other documents may also be requested. Verification must be completed before aid eligibility can be confirmed.

* You may be required to provide documentation to the Financial Aid Office.

Q: I have a bachelor's degree. May I still apply for financial aid?

Students with bachelor's degrees may still apply for the Federal Work-Study Program, Federal Stafford Loan and Federal Unsubsidized Stafford Loan. These students are not eligible for the Pell, OCOG or FSEOG grants.

Q: I am divorced/separated. What should I include on the Free Application for Federal Student Aid (FAFSA)?

Students who are divorced or separated should not include their ex-spouse's income on the FAFSA. For more information on detailed or complicated questions, contact a Stark State College financial aid representative.

Q: I was recently married. Do I have to include my spouse's income on the FAFSA?

Yes. A student should include his/her spouse's information on the FAFSA if he/she is married at the time the application is completed. If separate federal income tax returns were filed, combine the adjusted gross incomes from the tax returns and include them on the appropriate line of the FAFSA. Do the same for the amount of taxes paid and other amounts.

Q: What if I lost my job or have other special circumstances?

The Financial Aid Office can take into account special circumstances, which may affect your need. These may include loss of income due to layoff, disability, divorce, separation or loss of untaxed benefits. You can obtain a Special Conditions Form from the Financial Aid Office and make an appointment with a financial aid counselor. **NOTE:** Not all requests for special conditions are approved.

Q: Can I get financial aid for the summer 2008 term?

Yes. You need to complete the 2009-2010 FAFSA by March 1, 2009 in order to have your aid ready for the summer.

Q: What is Standards of Academic Progress (SAP)?

Standards of Academic Progress is a federal policy that the school is required to enforce to ensure that you are making progress toward your degree. Please refer to page five which outlines the Standards of Academic Progress for Stark State College.

Q: What if I need to change my address or email?

If your address or email address changes, you need to immediately notify the Office of Academic Records/Registrar's Office in writing. This will update all College addresses.

Q: What if I receive more financial aid than my cost of tuition?

If you have excess money after tuition and fees are paid, you can be issued a refund check. This will be sent to you the week before classes begin from the Business Office. With proper authorization, the Business Office can hold a credit balance for future terms.

Q: What will happen to my financial aid if I drop a class or just stop attending?

Attendance and academic performance are important! Withdrawing or ceasing attendance before the 60% point of the term could cause you to owe the College and/or the U.S. Department of Education money. Also, you will jeopardize your future eligibility for financial aid. **See the Financial Aid Office before any withdrawal so that you may be made aware of the potential impact of your decision.**

Q: Do I have to apply for financial aid every year?

YES! YES! YES! At the time that you file your taxes, you need to begin the FAFSA process for the new year.

Q: Is there any way I can check the status of my financial aid on the Web?

Students will access their financial aid information through the *mystarkstate* portal. Students can view detailed information regarding their financial aid status, as well as review and approve financial aid awards.

Q: How will the College contact me concerning my financial aid?

Financial aid will contact you by email and direct you to the *mystarkstate* portal.