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Financial Aid Workshop

Maricopa County Community College District
MCCCD



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Write on the board our contact information (name, title, phone number, e-mail)

Bridget Dressel

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Let participants know that a large print version of the presentation is available.

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Your Maricopa Community Colleges

MCCCD Representatives at the One-Stop Career Centers

www.maricopa.edu/workforce



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Resource Guide

- Your Link to the Community Colleges
 - We represent 10 community colleges and 2 skill centers!
- Offer Workshops
 - Career Pathways
 - Career Search Tools
 - Financial Aid Information
- Assistance with Resumes
- Arizona HEAT contact



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Hand out Resource Guide to participants

Definition of Workshops:

Career Pathways – designed to educate customers on the high demand, high skill, high wage industry cluster areas in Greater Phoenix region and assist them in making informed career decisions.

Career Search Tools – designed to provide resources to anyone who is searching for a job, re-careering, changing careers, re-entering the workforce, new to the area or frustrated with current job searching results

Definition of Arizona HEAT:

Arizona HEAT (Helping Everyone Access Training) – collaboration of training providers for the Workforce Investment Act (WIA)

Workforce Investment Act – created in 1998 to increase the employment, retention and earnings of participants and to improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the nation


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Financial Aid Information

- The Maricopa County Community College District (MCCCD) offers this comprehensive workshop where you will learn a variety of ways to pay for college. A brief overview of the Free Application for Federal Student Aid (FAFSA) and the process to apply will be provided. You will not complete your FAFSA or apply for other assistance in this workshop.



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FAFSA – Free Application for Federal Student Aid

In this workshop, we will not complete the FAFSA!!!

Encourage participants to seek out the community college financial aid office they are applying at for further assistance – other resources listed at the end of this power point for assistance with completing the FAFSA

Workshop Objectives

- Tips on completing the FAFSA
- Understand the financial aid process
- Understand the different types of financial aid available to you
- Overview of financial aid resources



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What is a FAFSA?

- Free Application for Federal Student Aid
- The FAFSA is used to apply for federal student aid such as grants and loans. You may also use the FAFSA to apply for most state and some private aid.
- www.fafsa.ed.gov



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The FAFSA is used to apply for ALL federal aid – including grants and loans

Many colleges use the FAFSA information to award scholarship information as well

Individual banks will offer student loans, however, you will still need to work with the individual college to get these private loans processed

This website has many features including worksheets and help links

The FAFSA determines your Estimated Family Contribution (EFC) – which is a number that the Department of Education determines based on all the financial information you put into the FAFSA – this includes if you are a dependent or independent student, your number of dependents, your income, your assets, etc. It does not take into your debt or if you have a rent/mortgage payment.


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Grants

- Federal PELL Grant
 - FREE money, does not need to be repaid
 - Maximum award – www.FederalStudentAid.ed.gov
- Eligibility:
 - Undergraduate students who do not have a bachelor's or professional degree
 - Enrolled in at least half time
 - Your financial need
- Other state grants: SEOG, LEAP, ACG/SMART
 - All have individual eligibility requirements
 - Will be determined based on your FAFSA



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The Federal PELL Grant Program provides need-based grants to low-income undergraduate and certain post baccalaureate students to promote access to postsecondary education. Students may use their grants at any one of approximately 5,400 participating postsecondary institutions. Grant amounts are dependent on: the student's expected family contribution (EFC) (see below); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less.

Students may not receive Federal PELL Grant funds from more than one school at a time.

The PELL grant amount is a figured amount depending on your FAFSA information, the Estimated Family Contribution (EFC), and your college's tuition range

Other state grants are awarded at the colleges discretion and are also awarded based on your FAFSA – they may or may not be set amounts like the PELL grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. PELL Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Just like PELL Grants, the FSEOG does not have to be repaid.

ACG Grant - The Academic Competitiveness Grant was made available for the first time for the 2006-2007 school year for first-year college students who graduated from high school after January 1, 2006, and for second-year college students who graduated from high school after January 1, 2005.

SMART grant - The National Science and Mathematics Access to Retain Talent Grant, also known as the National Smart Grant is available during the third and fourth years of undergraduate study to full-time students who are eligible for the Federal PELL Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security. The National SMART Grant award is in addition to the student's PELL Grant award.

LEAP grant - Leveraging Educational Assistance Partnership (**LEAP**) grants are gift assistance awarded to students with exceptional financial need. LEAP grants are restricted to [eligible](#) freshman residents of Arizona and require full-time enrollment.


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Scholarships

- FREE money, does not need to be repaid
- Each scholarship may have an additional application process:
 - Personal essay
 - Additional eligibility requirements
 - Must maintain certain academic criteria during your education program (GPA)
- Resources for Scholarships: Everywhere!



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GPA – grade point average

Scholarships are not federally awarded, they are awarded through the individual colleges.

They are also awarded through a variety of other sources too!

Resources:

- Your High School
- Clubs, organizations
- Churches
- Minority groups
- Everywhere!!


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Federal Work Study

- Provides part time jobs (usually on campus) to undergrads and graduate students who have financial need
- Programs vary by school
- You are paid directly for the hours you work



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Check with your individual college to get further information.

These programs are run by the individual colleges – the FAFSA just determines if you are eligible or not for Federal Work Study.

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Student Loans

- Federal Perkins Loans:
 - Undergraduate or Graduate students
 - Do not need to be enrolled in at least ½ time
 - Interest Rate: www.FederalStudentAid.ed.gov
- Stafford Loans:

Subsidized Loans	Unsubsidized Loans
Need Based	Non Need Based
Interest does NOT accrue while you're in school	Interest does accrue while you're in school
Interest Rate	Interest Rate
Enrolled in ½ time	Enrolled in ½ time

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A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Federal Perkins Loans are made through a school's financial aid office. Your school is your lender, and the loan is made with government funds. You must repay this loan to your school.

Stafford Loans are federal student loans made available to college and university students to supplement personal and family resources, scholarships, grants, and work-study. Nearly all students are eligible to receive Stafford loans regardless of credit. Stafford loans may be [subsidized](#) by the U.S. Government or [unsubsidized](#) depending on the student's financial need.


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Completing Your FAFSA

- What you need to collect before you start:
 - Social Security Number
 - Drivers License
 - Your Last year's W-2 Forms and other records of money earned
 - Your Last year's Federal Income Tax Return (and your spouse's if you are married)
 - Your Parent's Last year's Federal Income Tax Return (if you are a dependent student)
 - Any additional benefits information (TANF, SSI, etc)
 - Your PIN number



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Utilize the worksheets that are on the website to do your initial data collection before you enter it on the website.

The paper/pen version of the FAFSA takes over 8 weeks to process, the online version takes less than 2 weeks.

Completing Your FAFSA

- Why a PIN Number is important:
 - Electronically sign your financial aid documents
 - Access your personal records
 - Make binding legal obligations (for student loans)
- Your PIN stays with you through your educational career!



- www.pin.ed.gov


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Completing Your FAFSA

- Selecting Schools:
 - You will be asked to list up to 10 Federal School Codes
 - These are the institutions where you want your FAFSA information electronically sent to
 - You can search for the school codes while completing your FAFSA online
 - You can also find the school codes on most college's Financial Aid webpage



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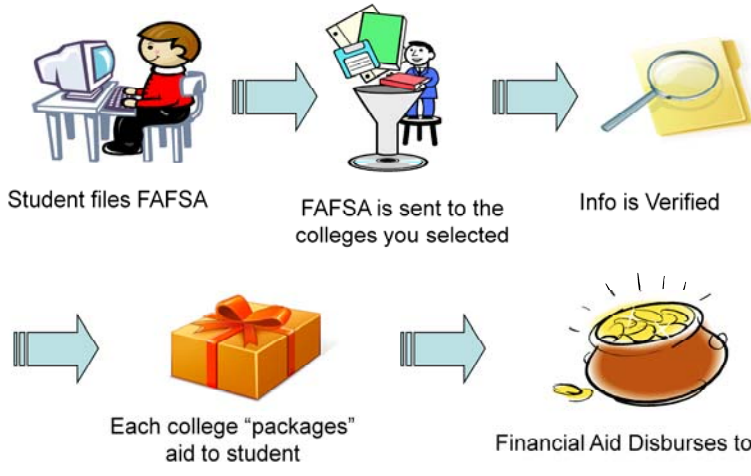
Hand our Financial Aid Information to participants

Important Deadlines

- Deadline for submitting FAFSA is June 30
- Be aware that each college has a different deadline for receiving their FAFSA's and Scholarship Applications



Once You Click Submit...




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Other Financial Aid Resources

- Workforce Investment Act (WIA)
- Individual Colleges
- Individual Departments



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Once again, refer to Financial Aid Information hand out

Workforce Investment Act – created in 1998 to increase the employment, retention and earnings of participants and to improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the nation.

Contact your local one stop for more information on the Workforce Investment Act programs.

Questions

Additional Resources:

- www.fafsa.ed.gov/
- www.studentaid.ed.gov
- 1-800-FED-AID
- Financial Aid Offices – MCCCCD
- www.maricopa.edu



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Evaluations



Disclaimer:

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