



## Frequently Asked Financial Aid Questions

Do I have to be admitted to SMCC in order to be considered for financial aid?	Yes, students must be admitted in order to be considered for financial aid and they must also have the following: (1) must have high school diploma OR a GED <u>and</u> (2) Be admitted into an approved degree seeking program, transfer program or certificate program. <b><i>Students taking courses just for interest are not federal student aid eligible.</i></b>
How do I apply for federal financial aid and general scholarships?	Apply electronically at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> . <b>Once on the application site, you will pick a PIN number; remember this PIN as you will utilize it every year.</b> For scholarship info go to the Financial Aid pages at: <a href="http://students.southmountaincc.edu/Services/FinancialAid/Scholarships.htm">http://students.southmountaincc.edu/Services/FinancialAid/Scholarships.htm</a>
I have submitted my FAFSA, now what?	Once you have submitted your FAFSA with SMCC's school code, you have done the first step in applying for aid. Check your My.Maricopa.edu Student Service Center often for important updates and messages. Read all messages in your Message Center and respond to requests (if needed). Also watch your "To Do" Checklist for additional forms that may be needed to complete your financial aid file. Your file will be awarded once it is complete.
Do I need to be a U. S. Citizen?	A student has to be a U.S. citizen or be an eligible non-citizen to receive federal student aid. However, there may be some scholarships available for non-citizens. For more info check <a href="http://students.southmountaincc.edu/services/financialaid/">http://students.southmountaincc.edu/services/financialaid/</a>
I have never applied for financial aid before; how can I get assistance?	If you need assistance filling out your FAFSA, you can see your high school counselor. You may also visit the SMCC Financial Aid Office as we have computers for the public to complete the application. Also, every spring/summer the SMCC we offer weekly Financial Aid Workshops that provide free FAFSA assistance.
What is SMCC's institutional code?	Federal School Code is 015001. Add this to your FAFSA Application to apply at SMCC.
When is the Financial Aid Application due?	Priority is given to students who complete their file by July 1 <sup>st</sup> for the Fall, November 1 <sup>st</sup> for Spring, and April 1 <sup>st</sup> for the Summer.
What does Financial Aid cover?	If eligible, financial aid may cover tuition, books, and other expenses related to the cost of your education.
What type of aid is available?	Grants (free gift aid), Student Loans, Federal Work-study, and Institutional scholarships.
How is financial aid awarded?	The most recently completed financial aid files in an award year are processed through a packaging program that automatically packages students with any aid they are eligible for with the exception of College Work-study. Students must visit the SMCC Career Services Department to inquire about student employment.
How long does it take for me to find out if I am eligible?	Students that submit all required information to complete their file on or before the Priority Date will be held in their classes. This will ensure that aid is awarded in a timely manner. Processing time usually takes 1-2 weeks but could be delayed during peak times.
When will I receive my financial aid refund?	Financial aid refunds are disbursed two weeks after classes begin. Changes in enrollment, late start classes, and/or other factors could delay your disbursement.
When are Book Advances disbursed?	Students who are eligible for a Book Advance will receive a refund 9 days prior to the beginning of classes. Changes in enrollment, late start classes and other factors may delay your disbursement.
How will I receive my Book Advance and financial aid refund?	Students who receive an award from financial aid will receive an email in their Official Email account regarding the enrollment into the MSRP Money Network Program or you can enroll by visiting <a href="http://My.Maricopa.edu/msrp">My.Maricopa.edu/msrp</a> . We highly encourage students to register and choose the Direct Deposit or Maricopa One Card options to receive their refund. Students who fail to set up a refund option will receive paper checks which can take 10 to 15 business days to receive funds.
Who can I contact call for assistance regarding my refund option or Money Network Card account?	Students who are registered can contact Money Network 1(800) 822-4283 to update your address, request a replacement card, or if you have questions regarding your account.

What if I'm 18 years old and have moved out with friends?	The U.S. Dept. of Education requires parental income if you are under 24 years of age w/no dependents or other 'independent' deeming circumstances.
What if I have a child but I do not support him/her?	You are still considered a dependent for financial aid purposes and you are still required to provide your parent(s) information on the FAFSA.
What if I don't file taxes?	If you were not required to file taxes, you may enter this information on your FAFSA. However, if you worked in the prior year, you are required to report the amount you earned.
What can I do if I do not qualify for a grant?	You can accept a Federal Stafford Loan. Student loans are automatically awarded to students (if eligible). However, students are required to Accept or Decline these awards by going to their Student Service Center. For more loan information, please visit the SMCC Financial Aid Website <a href="http://students.southmountaincc.edu/services/financialaid/loans.htm">http://students.southmountaincc.edu/services/financialaid/loans.htm</a>
Is there a Payment Plan for Tuition?	Yes, you can set up a tuition payment plan through NelNet by visiting the SMCC Cashiers Department website. <a href="http://students.southmountaincc.edu/StudentDevelopment/CashiersOffice/ECashier.htm">http://students.southmountaincc.edu/StudentDevelopment/CashiersOffice/ECashier.htm</a>
Is there a Customer Service Number for the NelNet Payment Plan?	Yes, for assistance with the payment plan students may call NelNet directly at 1(800)624-7092.
Is there part time work available on campus?	Yes. SMCC has College Work-study positions available each academic year. Students must have applied for financial aid and must be enrolled in at least 6 credit hours in order to participate in the SMCC work-study programs. There are a limited number of positions available so inquire with SMCC Career Services Department as soon as possible.
Can I transfer my financial aid funds from one school to another?	No, awarded financial aid funds cannot be transferred from one school to another. If a student plans to change schools mid-academic year, they must cancel their future disbursements with their current school then add their new school code to their online FAFSA. Once this is done, they must contact the home school (Financial Aid Office) to create a new award.
Is there a list of important financial aid dates at SMCC?	Yes, there is a list of Important Dates on the SMCC Financial Aid Website. This list includes Priority Dates, Book Advance Dates, Disbursement Dates, and a variety of other dates that may have an impact on your financial aid award.
How do I contact FAFSA customer service?	Students can contact the FAFSA Central Processing Center at 1(800)433-3243. You may also chat live through the FAFSA website at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Do I need to register with Selective Service?	Men who are from age 18 through 25 are required to register with the Selective Service System. You can register at any local post office or online at: <a href="http://www.sss.gov/default.htm">http://www.sss.gov/default.htm</a> or by answering 'Register Me' on the FAFSA application.
What if I want to take some courses at SMCC and at another college? Can one college pay for all courses?	A Consortium Agreement Form will allow you to do this. However, in order for SMCC to use these external courses to increase your financial aid award, students must show proof of payment at the time the form is submitted. Forms and procedures can be found on the SMCC FA website.
Why is <b>Satisfactory Academic Progress</b> (SAP) important?	Students who receive financial aid are required to maintain SAP. Academic progress will be calculated at the end of each semester. Students must pass 2/3 of the classes attempted, and meet minimum Grade Point Average requirements. Students who fail SAP will be suspended from receiving financial aid. Students may appeal the suspension by submitting a Satisfactory Academic Appeal. Complete details regarding the SAP Policy can be found at <a href="http://students.southmountaincc.edu/Services/FinancialAid/AcademicProgress.htm">http://students.southmountaincc.edu/Services/FinancialAid/AcademicProgress.htm</a> .
What is Maximum Time Frame (MTF)?	Students who receive financial aid are required to maintain MTF. The Dept. of Education requires that all students complete their program of study within a reasonable timeframe. Students who attempt 150% or more of the credits required to complete their program of study will be suspended. Students may appeal the suspension by submitting a Satisfactory Academic Appeal. Satisfactory Academic Appeal. Complete details regarding the SAP Policy can be found at <a href="http://students.southmountaincc.edu/Services/FinancialAid/AcademicProgress.htm">http://students.southmountaincc.edu/Services/FinancialAid/AcademicProgress.htm</a> .
How is may financial aid award amount determined?	Financial aid will be determined based off your FAFSA results, enrollment for each semester, and your academic progress.