

## Applying for Financial Aid and Determining Aid Eligibility

### ***Applying for Federal Student Financial Aid***

To apply for federal financial aid, student and parents (if applicable) are required to complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after October 1, 2018. The FAFSA is the form used by the U.S. Department of Education to determine what types of financial aid for which you may qualify. Completing and submitting the FAFSA is free and quick, and it gives you access to the largest source of financial aid to pay for college. In addition, many states and colleges use your FAFSA data to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

FAFSA on the Web is available online at <http://www.fafsa.ed.gov/>. Students/Parents will provide 2017 income information on the 2019-2020 FAFSA. When completing the FAFSA, we recommend that you use the IRS Data Retrieval Tool to transfer you tax information directly from the IRS onto your FAFSA. The FAFSA is signed with your and your parent's (if applicable) FSA ID. An FSA ID is a username and password that gives you access to Federal Student Aid's online systems and can serve as your legal signature. Student and parents may obtain a FSA ID at <https://fsaid.ed.gov/npas/index.htm>.

A student may be selected to participate in a *verification* process; this requires verification of the information submitted on the FAFSA by the U.S. Department of Education. A student may be selected by the U.S. Department of Education's Central Processor (CPS) or by the school, following procedures established by federal regulation. If, during the application process, the file is selected for "verification", the student and their family must submit all documents required to validate the information listed on the FAFSA application. Students who fail to provide all required documentation to the financial aid office will not be eligible to receive federal student aid. Students should refer to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) website which is sponsored by the U.S. Department of Education for more detailed information.

Financial Aid letters are provided as an estimated Proposal form that outlines the student's estimated financial aid for each payment period of the program they are enrolling in. This estimate is based on projected enrollment as a full time student for each payment period. Students that are not scheduled for full time attendance will receive an email via their Clarion Eagle Mail account with the updated amounts. Student should visit Student Financial Services if they are unsure how their change in enrollment status will affect their financial aid. Students that are enrolled less than half time will not be eligible to receive Direct Loans.

### ***Student Aid Eligibility***

Clarion's Student Financial Services office reviews information provided by the student, school enrollment information and the results from the student's Free Application for Federal Student Aid submission, to assist in determining eligibility for Federal Student Aid. Details of the eligibility requirements are given to students during the financial aid appointment.

Eligibility for federal student aid is based on financial need and on several other factors. The Financial Aid Administrator at the school you attend or plan to attend will determine your eligibility.

To receive aid you must

- Demonstrate financial need (with some exceptions).

- Have a high school diploma or a General Education Development (GED) certificate, or complete a high school education in a home school setting that is treated as such under state law.
- Be enrolled or accepted for enrollment as a regular student working toward a degree in an eligible program. You may be able to receive aid for distance education courses as long as they are part of a recognized degree program (Students enrolled in a certificate program are ineligible for aid).
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security number.
- Register with the Selective Service if required (males).
- Maintain satisfactory academic progress while in school.
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant.
- Certify that you will use federal student aid only for educational purposes.

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have lost federal student aid eligibility due to a drug conviction, you can regain eligibility by complying with the criteria established by the U.S. Department of Education. For more information visit <http://www.clarion.edu/about-clarion/offices-and-administration/university-support-and-business/office-of-institutional-research/fsa-penalties-for-drug-law-violations.pdf>.

Civil Commitment for Sexual Offenses - A student subject to an involuntary civil commitment after completing a period of incarceration for a forcible or non-forcible sexual offense is ineligible to receive a Federal Pell grant.

Students who receive a Pell Grant are subject to a life-time aggregate that they cannot exceed. As of 7/1/12, the aggregate limit is 600% of the student's total Pell Grant eligibility; students can monitor their aggregate balance on the NSLDS website at [http://www.nsls.ed.gov/nsls\\_SA](http://www.nsls.ed.gov/nsls_SA).

In addition, in the Department of Education's attempt to prevent fraud and abuse in the Federal Pell Grant program, students with unusual enrollment (UEH) histories may be flagged during the application for Federal Student Aid process. Some students may have legitimate reasons for their unusual enrollment history, so institutions are required to request documentation from students, to determine if there are valid reasons for the unusual enrollment history. This UEH flag needs to be resolved before students can receive additional Federal Student Aid.

For students applying for Direct Subsidized Loans that are first time borrowers after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that a student can receive Direct Subsidized Loans. In general, students may not receive Direct Subsidized Loans for more than 150% of the published length of their program. This is called the "maximum eligibility period". Students can find the published length of their program of study in the requirements section of the area of study. You can search for the program at <http://www.clarion.edu/academics/degrees-programs/>. After a student has received Direct Subsidized Loans for the maximum eligibility period, they are no longer eligible to receive additional Direct Subsidized Loans. However, the student may continue to receive Direct Unsubsidized Loans. Student may also lose interest subsidy on previously received loans.

The information you report on your FAFSA is used to determine your Expected Family Contribution (EFC), which is calculated by a formula established by law. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that schools use to determine how much financial aid (grants, loans or workstudy) you would receive if you were to attend their school. If your EFC is below a certain number, you'll be eligible for a Federal Pell Grant assuming you meet all other eligibility requirements.

The amount of your Pell Grant depends on your EFC, your cost of attendance and your enrollment status (full-time, three-quarter-time, half-time, or less than half-time).

For most other aid programs, the financial aid administrator at your school takes your cost of attendance and then subtracts your EFC, the amount of a Federal Pell Grant you are eligible for, and any other sources of financial assistance you may have. The result is your remaining financial need:

**Cost of Attendance**

- EFC

- Federal Pell Grant Eligibility

- Aid from Other Sources

= Remaining Financial Need

If you're attending at least half-time, your cost of attendance is the sum of the following, for each academic year that you enrolled in school;

- Your actual tuition and fees (or the school's average tuition and fees),
- The cost of room and board,
- The cost of books & supplies
- Transportation
- Loan fees
- Personal expenses

Costs unrelated to the completion of a student's course of study are not included in calculating that student's cost of attendance.

Student Financial Services can consider special or unusual circumstances such as unusual medical expenses, tuition expenses, or unemployment and can adjust your cost of attendance or some of the information used to calculate your EFC. The financial aid administrator at your school also can change your status from dependent to independent, but only under specific circumstances the aid administrator will explain. You'll have to provide your school with documentation to justify any change. The decision to change or not to change your dependency status is based on the aid administrator's judgment, and it's final. It cannot be appealed to the U.S. Department of Education.

Students will receive a Financial Aid Notification Letter that lists their estimated aid. Students are only required to respond to the letter if they want any changes or have questions about their aid.