

# Financial Aid

## Financial Aid Mission Statement

The mission of Central Piedmont Community College's Financial Aid Office is to provide excellent assistance to all students and to make every effort to ensure that the students who desire to attend the college, but cannot afford to do so, are provided financial assistance to complete their educational goals. The Financial Aid Office is committed to providing quality service to students, the college and the community.

In pursuing our mission, we strive to uphold the highest degree of professionalism, confidentiality, honesty, and integrity; embrace emerging technologies; and work collaboratively with all areas of the college, recognizing that only together we can achieve our common goal to enhance enrollment, retention and academic success for our students.

## Steps to Obtain Financial Aid

### Step 1: Determine Eligibility for Financial Aid

To be eligible for financial aid, potential candidates must:

- Apply for an FSA identification number at fsaid.ed.gov. (<https://fsaid.ed.gov/npas>)
- Complete a new Free Application for Federal Student Aid (FAFSA), or a submit a renewal application, using the CPCC school code: 002915 at the FAFSA website: fafsa.gov (<https://fafsa.ed.gov>)
- Be admitted to a degree, diploma or certificate program eligible for Financial Aid - usually programs consisting of at least 16 credit hours. (NOTE - courses not eligible for financial aid may include: 1) courses audited or completed by examination, 2) Career Development or Continuing Education non-credit courses, or 3) courses in clock hour conversion programs, such as Dental Assisting (D45240) and Ophthalmic Medical Assistant (D45510). Since all credit hours are not accepted in a two-year program of study, financial aid for students in these programs may be prorated, based on the conversion.)
- Be enrolled or accepted for enrollment in a program of study that is eligible for financial aid. (Please check with the Financial Aid Office for a complete list of eligible programs.) (NOTE - Federal and state grants only pay for courses required for the degree or certificate programs in which students are enrolled. Courses not required to earn a degree or certificate cannot be counted in determining enrollment level for purposes of Title IV eligibility)
- Demonstrate financial need.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security number.
- Be registered with the Selective Service (males only).
- Have a High School Diploma or GED.
- Complete a Drug Conviction Worksheet to determine eligibility, if ever convicted of possessing or selling illegal drugs. A federal or state drug conviction may disqualify candidates for Title IV funds.
- Be in good standing (not in default) with any Title IV student loan borrowed to attend any institution.
- Have completed all repayment of any Title IV grant or loan received to attend any institution.
- Maintain Satisfactory Academic Progress.

To be eligible for financial aid, potential candidates must not:

- have borrowed in excess of Title IV loan limits.
- be enrolled concurrently in an elementary or secondary school.
- belong to a religious community that directs program of study or provides maintenance.

### Step 2: Activate a CPCC Student Email Account

All communication from the Financial Aid Office (as well as all official college communication) is sent through CPCC student email accounts. To receive communications, students must **establish a CPCC email account from the home page of the college website**, cpcc.edu. To do that, they **click CPCC Login** on the home page, first, to create a user ID. After that, they are able to **click Student Email** to login to their student email account.

### Step 3: Apply for Financial Aid

#### Financial Aid Priority Dates

In order to provide adequate time to process and award financial aid to students prior to the start of classes, priority dates are identified for each semester for submitting requested documentation. Priority deadline dates are:

Semester	Deadline
Fall	July 1
Spring	December 1
Summer	May 1

Once requested documentation is received, students receive an email stating that they have been awarded financial aid. Students may view their award letters through their MyCollege accounts.

#### Missed Priority Deadlines

Students are strongly encouraged to apply for financial aid. All applications are accepted and processed; however, late applications may not be processed in time for financial aid awards to pay for tuition or books. Students who submit applications after priority deadlines should plan to pay for tuition and books to avoid cancellation of class registration. If they then qualify for financial aid after their applications are processed, deposits to their selected refund preference are issued to them later in the term.

#### Application Process

**Award Year** - The financial aid award year runs from **July 1 to June 30**. **Students need to complete an application for financial aid each year.**

**FAFSA** - Students can apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA) available online at fafsa.ed.gov (<http://www.fafsa.ed.gov>). FAFSA on the Web Worksheets are available in the Financial Aid Office. If web access is unavailable, or assistance is needed, FAFSA workshops are held on Wednesdays and Fridays. For times and locations of the workshops, call the Financial Aid Office at 704.330.6942.

**Corrections** - If a mistake is made in what is reported on the FAFSA, a correction must be made.

Note: The online FAFSA does not permit the Social Security number (SSN) to be changed. If a mistake is made in reporting the SSN, the FAFSA must be completed again.

**College Code Number** – The Title IV code for Central Piedmont Community College: **#002915 must be included as one of the top three schools on the FAFSA**. The Financial Aid Office receives results of the FAFSA electronically within two weeks. The number to call to inquire about

application status, request a duplicate student aid report, or add another college to the FAFSA is 1.800.4FED.AID / 1.800.433.3243.

**Transfer Students** - Students transferring to CPCC must add the college's school code (#002915) to the FAFSA. It is the student's responsibility to notify the Financial Aid Office if he/she attended another college during the semester. **A student cannot receive financial aid at two colleges during the same semester.**

**IRS Data Retrieval Tool** - The IRS Data Retrieval Tool allows applicants who have already filed their federal income tax returns to pre-fill answers to some questions on the FAFSA by transferring data from their federal income tax returns. This can save the family time in completing the FAFSA. It also may reduce the likelihood that a FAFSA is selected for verification.

**FSA ID** - The FSA ID allows students and parents to access and electronically sign the online version of the FAFSA with a user-selected username and password. The FSA ID is a username and password that has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites.

The FSA ID confirms accurate identity when financial aid information is accessed and electronically signs Federal Student Aid documents. It also provides a single sign-on for accessing all Department of Education's student/parent websites, such as FAFSA on the Web, National Student Loan Data System (NSLDS) and StudentLoans.gov.

This new login process is more secure, eliminating the need for students and parents to provide personally identifiable information (such as name, date of birth and Social Security Number) every time they access U.S. Department of Education websites. It also permits self-service password retrieval by email and name changes (example: marriage).

#### **FSA ID Requirements:**

- FSA ID usernames must be at least six alphanumeric characters.
- Passwords must be 8-30 alphanumeric characters.
- Passwords may not match the individual's name, social security number or date of birth.
- Everyone is required to change his/her password at least once every two years.
- When choosing a password, remember that the FSA ID is also an electronic signature used to sign the FAFSA, loan promissory notes and other legal documents.
- Each FSA ID must be associated with a different email address, so parents and students must have their own email address.
- Parents may not use their own email address for a dependent student; students must have their own email addresses.
- A test email message is sent to the email address to confirm its validity.

The FSA ID can be created by logging into the Federal Student Aid website (<https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>) and following the steps provided.

#### **Step 4: Verification**

The Financial Aid Office is required by the Department of Education to verify files for applicants selected for verification by the Federal Processor. Verification is a process to confirm that the information provided on the FAFSA is accurate. The Financial Aid Office reserves the right to select files for verification if there is inconsistency or discrepancy in

information submitted. All requested documentation must be submitted to the Financial Aid Office before awards can be finalized.

## **Financial Aid Calendar**

View the Financial Aid Calendar ([http://www.cpcc.edu/financial\\_aid/fyi/financial\\_aid\\_calendar](http://www.cpcc.edu/financial_aid/fyi/financial_aid_calendar)) to learn more about financial aid deadlines, bookstore dates, disbursement dates, and other important dates.

## **Year-Round Pell**

Eligible students may now receive a full Federal Pell Grant for summer 2018, even if they received a full Federal Pell Grant during fall and spring semesters. Year-round Pell allows students to receive up to 150 percent of a regular grant award over the course of the academic year so that they can continue taking classes in the summer and finish their degrees faster than they would otherwise. With careful planning, Pell Grant recipients may take advantage of this new regulation to earn their degree faster.

Note: The provisions of the new law state that any Pell Grant received is included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU). To be eligible for additional Pell Grant funds, students must be:

- otherwise eligible to receive Pell Grant funds for the payment period
- enrolled at least half-time in the payment period(s) (6 credit hours) during the summer term
- maintaining satisfactory academic progress