

Financial Aid

The Financial Aid Office is committed to providing quality service to students, parents, and the community.

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 studentaid.gov/fsa-id/sign-in/ landing.
- Complete a new Free Application for Federal Student Aid (FAFSA), or submit a renewal application, using the Central Piedmont school code: 002915 at the FAFSA website.
- Be enrolled or accepted for enrollment in a program of study that is eligible for financial aid. Typically, degree, diploma, or certificate programs consisting of at least 16 credit hours are eligible. (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. Additional courses not eligible for financial aid may include: 1) courses audited or completed by examination, or 2) Career Development or Continuing Education non-credit courses.)*
- Demonstrate financial need.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security number.
- Have a High School Diploma or GED.
- Be in good standing (not in default) with any Title IV student loan borrowed to attend any institution.
- Maintain Satisfactory Academic Progress.

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

- have borrowed over Title IV loan limits.
- be enrolled concurrently in an elementary or secondary school

Step 2: Activate a Central Piedmont Student Email Account

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

Step 3: Apply for Financial Aid

Financial Aid Priority Dates

To allow adequate time to process and award financial aid to students before the start of classes, priority dates are identified for each semester for submitting the 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 the 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) online at fafsa.ed.gov. If web access is unavailable or assistance is needed, FAFSA workshops are on Fridays. For workshop times and locations or to make an appointment, 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 Federal Title IV School Code for Central Piedmont: **#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 Central Piedmont must add the college's federal 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 tool 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 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 the U.S. Department of Education websites. It also permits self-service password retrieval by email and name changes (for 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 their password at least once every two years.
- Remember that the FSA ID is also an electronic signature used to sign the FAFSA, promissory loan notes, and other legal documents when choosing a password.
- Each FSA ID must be associated with a different email address, so parents and students must have their own email addresses.
- Parents may not use their email addresses for dependent students; 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 and following the steps.

Step 4: Verification

The Department of Education requires the Financial Aid Office 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 the 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 to learn more about financial aid deadlines, bookstore dates, disbursement dates, and other important dates.

Year-Round Federal Pell

Eligible students may receive a full Federal Pell Grant for a summer semester, even if they received a full Federal Pell Grant during fall and spring semesters. Year-round Federal Pell allows students to receive up to 150 percent of a regular grant award over 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, Federal Pell Grant recipients may take advantage of this new regulation to earn their degree faster.

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

- otherwise eligible to receive Federal Pell Grant funds for the payment period
- maintaining satisfactory academic progress

The FAFSA Simplification Act made one change to Year-Round Pell. Previously a Pell Grant-eligible student must have been enrolled at least

half-time in a payment period during which they received more than 100% of their scheduled award. The FAFSA Simplification Act removed the half-time enrollment requirement beginning with the 2024-2025 award year but made no other changes to the Year-Round Pell provision.