Student Financial Aid Newsletter

Spring 2019 Edition

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Important Reminders

- Check out our important dates for financial aid
- Apply for scholarships today!
- Check your email for notification regarding your book authorization!
- Get involved on campus by attending events and join student clubs!

Applying for Scholarships just got easier! Apply Now!
Don't Fall for Myths about the FAFSA!

From time to time some information pertaining to financial aid that is passed around is simply inaccurate. It can be difficult to have general conversations about financial aid and scholarships because every student’s individual circumstances are different. What holds true for one student may be irrelevant or misleading for another. This article will explore some of the most common misconceptions, along with the accurate information to assist with the understanding of federal student aid programs.

Myth No.1

*Financial aid is just for low income families.*

**Reality -** "Don't rule yourself out" maybe you’ve heard about a friend or family member who didn’t qualify for financial aid and you assume your circumstances are similar. This can be a mistake. It is hard to judge the financial circumstances of another family because people make very different choices about money. There is no income cut off but many factors will be considered when determining your financial aid eligibility such as income, size of your family and year in college. The only way to truly know what you are eligible for is by completing the Free Application for Federal Student Aid (FAFSA). By completing your FAFSA you are also applying for state assistance.

Myth No.2

*Just stop claiming your teen on your taxes and they can be independent for financial aid purposes or I support myself so I don’t have to include my parent’s information on the FAFSA.*

**Reality-** There are very specific requirements in order to claim an independent student status on a FAFSA for example, students who are married, providing more than 50% of support for their dependent children or other legal dependents, are veterans of the US Armed Forces, was in the legal guardianship of someone other than their parent or step parent may qualify to file a FAFSA as an independent student.

*Self-supporting does not automatically qualify you for an independent status.*

If you have any questions or concerns regarding your dependency status please visit the Student Financial Aid and Scholarships Office.
Myth No.3

Financial Aid is just free money like grants.

Reality - Federal Student aid includes different types of financial aid such as grants, low-interest student loans and work-study. The FAFSA will determine what type of financial aid you will qualify for.

Myth No. 4

The FAFSA form takes too much time to complete.

Reality - If you have 30 minutes to spare, that is all the time you may need to complete the FAFSA. The application is not as time consuming as you may think. The application can be finished more quickly if you have all the documents you need when you start along with your FSA ID.

Myth No.5

There is only one FAFSA deadline

Reality - There are three main deadlines which are the federal, state and school. You can check the deadlines to file your FAFSA by visiting www.tri-c.edu/financial aid.

Myth No.6

Only students with good grades can receive financial aid

Reality - While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student’s grades into consideration. Students should maintain satisfactory academic progress in his or her field of study so that they may continue to receive their financial aid.

Myth No. 7

You only have to fill out the FAFSA once

Reality – The FAFSA is filled out annually to qualify for aid. A student will need to apply for assistance each academic year. This is in case there is a change in the expected family contribution (EFC) which is the amount of money a family is expected to be able to contribute towards college each year. Many schools use this figure in the financial aid process to determine need-based aid and in some cases state and institutional aid as well.
Myth No. 8

The FAFSA uses Last Year Taxes

Reality – The FAFSA will now use what is called the “prior-prior” tax year. A family that is applying for financial aid for the 2018-2019 school year will use tax information for 2016 to complete the FAFSA. The use of the prior-prior year aims to simplify the process, eliminating the need to use estimated income.

Paying for college is a major concern for many students and their families. Often times students feel that it may be a waste of time to apply for financial aid due to some of the misconceptions that have been discussed above. The financial department is committed to helping students and their parents navigate the financial aid process with ease and learn the truth behind some of the common myths regarding financial aid. If you need assistance with applying for financial aid or you have additional questions please contact the Student Financial Aid and Scholarships Office at 216-987-6000 option #2.
Applying for Scholarships

Scholarships are a great financial resource for students and provide funding that does not have to be repaid. There are many scholarships available for Tri-C students, both from the Tri-C Foundation and outside organizations.

**Tri-C Foundation Scholarships:**

Let’s start with scholarship opportunities available from the Tri-C Foundation. You can read about the different scholarships available and their requirements here: http://issuu.com/lj719/docs/scholarship-booklet?e=2373789/38674877. The first step to applying for these scholarships is to complete a FAFSA (www.fafsa.ed.gov). The 2019-2020 FAFSA can be completed now! The next step is to complete the Tri-C Scholarship Application, the 2019-2020 application should be available online in January 2019. The application will ask for your basic information, your educational plans, and asks for short answers regarding your volunteer experience and extra-curricular activities. The application also asks you to attach a personal statement including your career goals and accomplishments, and how you plan to use your education to better your life and/or community. Get your scholarship application completed early in the Spring 2019 semester to be considered for scholarships in the 2019-2020 school year (www.tri-c.edu/scholarships)!

**Outside Scholarship Opportunities:**

There are also scholarship opportunities available to students offered by organizations from outside of Tri-C. Below are some resources to explore to find these opportunities. Be sure to pay attention to application requirements and deadlines as they can be different from the scholarships offered through Tri-C. Be careful to avoid scams when looking for scholarships and do not give out personal information to non-trusted sources. Remember you should never have to pay to apply for or receive a scholarship.

- College Now Greater Cleveland – offers resources for college and career advising and scholarships to students coming out of high school and to adult learners (https://www.collegenowgc.org/).
- Lake/Geauga Educational Assistance Foundation – offers resources for college and career advising and scholarships to students coming out of high school in Geauga and Lake Counties (https://leaf-ohio.org/).
- Phi Theta Kappa Honor Society – provides scholarships for members while attending Tri-C and for student’s transferring to a Bachelor’s Degree program at a 4-year institution (https://www.ptk.org/scholarships).
- The US Department of Labor’s Free Scholarship search tool: https://www.careeronestop.org/toolkit/training/find-scholarships.aspx

You can also check with your employer, parents’ employer, high school counselors, religious organizations, and community organizations for scholarship opportunities they may offer.

**Transferring from Tri-C?**

Be sure to check out scholarships for transfer students with the Student Financial Aid and Scholarships Office at your next institution. Information about options at many 4-year institutions can be found here: http://www.tri-c.edu/transfer-center/transfer-scholarships.html
Verification using Campus Logic

Campus Logic is a new system that the Financial Aid Office use to process financial aid verification and other documents such as loan. The purpose of this new system is to make things easier for students and for staff. Campus Logic allows students to submit documents online; for example, if a student is selected for financial aid verification the student will have the opportunity to log into My Tri-c Space and go into Campus Logic to upload required documents. The student can simply take a picture of the document needed and upload it themselves with their phone.

How do I know if I have to log into campus logic to do verification? Once you log into My Tri-c Space, you can click on Paying for College and then click on the “Financial Aid” tab. If you see a red flag under the processing year 2018-2019 that says “Complete verification via our online portal”, then click on the link and follow the steps to complete verification.

Campus Logic has reduced the turnaround time for verification at Cuyahoga Community College drastically! In the past, verification processing took up to 4 to 6 weeks, but with this new system verification can be done much sooner! This benefits students because they don’t have to wait as long to receive money for books, food etc. Due to Campus Logic verification being much faster, it has also reduced by 50% the need for students to apply for emergency fund requests.

Below there is an example of a student who has completed his/her Independent Verification Worksheet already on Campus Logic and who has uploaded his/her IRS proof of Non-filer. If this student had filed taxes for 2016, the school would have asked for his/her IRS Tax Return transcript, but because the student did not file taxes for 2016 we accepted a non-filer form from the IRS. In the case where the students have filed taxes the tax form has to come directly from the IRS, the tax forms that people usually have at home which are the 1040, 1040A or 1040EZ are no longer accepted. If a student or parent has amended their taxes we will need an amended tax return form (1040X).
Student Resources:

Benefits Access/Project Go!

Cuyahoga Community College has partnered with the Ohio Department of Job and Family Services (ODJFS) and the Ohio Benefit Bank (OBB) and the Cleveland Food Bank to break down barriers to college completion.

CashCourse

Take advantage and expand your financial knowledge! Learn more about what CashCourse has to offer you!
Student Financial Aid & Scholarships Office

Contact Information

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Phone: 216.987.6000, Option #2
E-mail: financialaid@tri-c.edu

Eastern Campus
Student Services 1602
4250 Richmond Road
Highland Hills, Ohio 44122

Metropolitan Campus
Student Services 23
2900 Community College Avenue
Cleveland, Ohio 44115

Western Campus
Student Services 224
11000 Pleasant Valley Road
Parma, Ohio 44130

Westshore Campus
Enrollment Center
31001 Clemens Road
Westlake, Ohio 44145

Corporate College West
Room 108
25425 Center Ridge Road
Westlake, Ohio 44145

Brunswick Center
Enrollment Center
3605 Center Road
Brunswick, Ohio 44212

Visit Our Website: http://www.tri-c.edu/financialassistance