



Warren County Career Center

513-932-8145 or 1-877-547-5100

FAX: 513-932-2304

www.mywccc.org

THE FINANCIAL AID PROCESS

Warren County Career Center offers a variety of financial aid options to those who qualify. Although you may not qualify for all options; it is important that you be aware of what is available. **Keep in mind, financial aid varies student to student.**

Getting Started

Students are responsible for completing a Free Application for Federal Student Aid (FAFSA) so that a valid Student Aid Report (SAR) will be on file. Financial aid awards cannot be determined without a SAR. **Delays in completing the FAFSA will affect your ability to begin the program.**

Please read the following instructions carefully:

Step 1. Collect documents and information that will assist in completing the FAFSA. Examples include: tax returns, W-2s, bank statements, untaxed income, assets, information on Supplemental Security Income (SSI), welfare, child support paid or received, etc.

Step 2. Go to www.fafsa.gov and complete the FAFSA. Make sure you select the appropriate school year. The 2018/19 FAFSA should be completed if your program begins after July 1, 2018. The federal school code for Warren County Career Center is **015848**. **If eligible, you should use the IRS Data Retrieval Tool to import federal income tax information from the IRS to your FAFSA.** This will eliminate the need for the Financial Aid office to request information from the IRS which can take several weeks.

Step 3. If you provided an email address, you will receive your Student Aid Report (SAR) within 3-5 days.

Step 4. The financial aid office will review your SAR and determine your eligibility for a Pell Grant and/or Direct Loan. An award package will be mailed to you with a detailed list of items to complete.

Step 5. Complete and return all necessary documents to the Financial Aid office. You are not enrolled until all paperwork is completed.

Step 6. If you are accepting Direct Subsidized Loans and/or Direct Unsubsidized Loans, visit www.studentloans.gov and complete **BOTH** the "Entrance Counseling" and the "Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN)". You will login with the same username and password you used to complete the FAFSA.

Step 7. Parents of dependent students who are accepting a Direct Parent Plus Loan should complete the online application and Master Promissory Note by visiting www.studentloans.gov.

Student Eligibility

All of the following criteria must be met to receive aid from any of the federal student aid programs.

- Have completed a FAFSA form online.
- Demonstrate financial need, except for some loan programs.
- Have a high school diploma or GED.
- Be enrolled as a student working toward a degree or certificate in an eligible program.

- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number.
- Certify that federal student aid will only be used for educational purposes.
- Not be in default on a federal student loan and not owe money on a federal student grant.
- Be in compliance with the Selective Service registration requirements. Males aged 18 through 25 who have not yet registered may do so by checking a box on the FAFSA. Registration may also be completed online at www.sss.gov.
- Not be incarcerated in a federal or state penal institution.
- Have not been convicted under federal or state law for the sale of or possession of drugs during a period of enrollment for which the student was receiving Title IV funds. Effect on eligibility depends on the type and number of convictions. For questions regarding individual status, call 1-800-433-3243.
- Once enrolled, meet satisfactory academic progress and attendance standards set by the school.

Sources of Financial Aid

Pell Grant – Need based federal grant that does not have to be repaid. Maximum grant for the 2018-2019 award year (7/1/18 – 6/30/19) is \$6,095*.

Subsidized Direct Loan – Need based loan. The U.S. Department of Education pays interest while the borrower is in school. Maximum award amount is \$3,500* for both independent and dependent students. Repayment normally begins six months after the student leaves school.

Unsubsidized Direct Loan – Not need based. Borrower is responsible for interest during the life of the loan. Maximum amount is \$2000* for a dependent student and \$6000* for an independent student. Repayment normally begins six months after the student leaves school.

***Amounts shown are based on a full time program of 900 clock hours. Amounts will be prorated for programs with less than 900 clock hours.**

Direct Parent Plus Loan – Parents of dependent students may apply. Loan amount may not exceed total cost of attendance less any other aid. Repayment begins 60 days after the final disbursement.

Alternative Loans -Alternative loans are private educational loans, based on a credit review, and offered by banks and other private lenders. These loans can cover the costs of education not covered by federal financial aid. **You should complete the FAFSA before considering an alternative loan.**

Bureau Of Vocational Rehabilitation (BVR) - For students with physical, mental or emotional disabilities that present a handicap to employment. Aid may be available to cover tuition, books, and supplies. Contact your area Bureau of Vocational Rehabilitation office.

Workforce Innovation and Opportunity Act (WIOA) - Financial Aid may be available from this grant program for students who qualify. Contact your local OhioMeansJobs Center to see if you qualify.

Trade Adjustment Assistance (TAA) - Available for students who have lost jobs or had hours and wages reduced because of foreign trade. Contact your employer or your local OhioMeansJobs Center.

Veterans Educational Benefits – Contact the Financial Aid Coordinator for details, 513-933-3944.