

APPLYING FOR FINANCIAL AID AT ECC

The Financial Aid Office awards funds from federal and state sources in the form of grants, scholarships and employment or a combination of all three. Applicant eligibility and program guidelines are determined by federal and state regulations. Applicants must meet general requirements for receiving aid (see all requirements at www.essex.edu/finaid), be in good academic standing and must demonstrate the **Ability to Benefit** from the programs offered at ECC by having either a high school diploma or GED, or by successfully passing a test approved by the U.S. Department of Education (the Ability to Benefit Test). This test is administered by appointment, from the Enrollment Express Services Office, located on the 4th Level, Room 4122B.

STEP 1: APPLY FOR ADMISSION TO ECC

Apply for Admissions and complete all of the Admissions Processes (Placement Test, Registration, take the ATB Test (if non-high school graduate etc.) before you apply for aid.

STEP 2: COMPLETE THE FAFSA

To apply for aid, all students must complete the Free Application for Federal Student Aid (FAFSA) at fafsa.gov. Follow these steps to complete the FAFSA:

1. Apply for a **Personal Identification Number (PIN)** at pin.ed.gov. You will use the PIN to sign the FAFSA electronically. Both you and your parent (if dependent) will need a PIN.
2. Complete the **FAFSA** online at fafsa.gov. You will need your/spouse and your parents' (if dependent) income (taxed and untaxed) information to complete the FAFSA.
3. Be sure to list **ECC's School Code – 007107** on your FAFSA.
4. Be sure to complete the questions on the FAFSA to qualify for **State Aid funds** (TAG and EOF) from the Higher Education Student Assistance Authority (HESAA). The state questions will appear at the end of the FAFSA, so make sure you answer those questions **before you exit** your FAFSA application online. **The deadlines for State Aid are: June 1** for Returning Students **and October 1** for New Students.

ECC Priority Processing Deadlines (Apply Early):
April 1 – Summer Session II and Fall
October 1 – Spring Only
February 1 – Summer Session I

It will take **3-5 days** for your FAFSA to be processed by the Central Processing System (CPS). After ECC receives your FAFSA from CPS, allow at least **6-8 weeks** for the Financial Aid Office to **review** your application for eligibility. If you miss the priority processing deadline, the Financial Aid Office will continue to process your application for aid, but only as time and volume permits. **You must be prepared to pay your registration bill in full or sign-up for the College's Payment Plan, especially if wait to apply for aid in July and August.**

Financial Aid Workshops for the FAFSA:

The Financial Aid Office conducts workshops to assist students in completing the FAFSA. You are encouraged to attend a workshop or schedule an appointment for assistance. The workshop schedule is available on our website at www.essex.edu/finaid.

Verification

If your application is selected for a process called "**verification**", you will be required to verify the information on your FAFSA. You will be requested to provide the Financial Aid Office (and possibly HESAA) with your income information (1040, 1040A, 1040EZ etc.) and other forms for you/spouse and/or parents (if Dependent). **Respond immediately to any request for documents and forms required to complete your file and the verification process.** Your application is considered to be incomplete and your eligibility for aid cannot be determined until your file is complete and you have met all requirements for verification.

STEP 3: CHECK YOUR FINANCIAL AID STATUS

How will I know if I have been awarded aid?

Your application for aid must be reviewed for eligibility by the Financial Aid Office. Your eligibility status will be posted on the ECC Portal. **If you do not find your status on the Portal, we may not have your FAFSA. Come to the office immediately for assistance, if you have completed and filed your FAFSA, but do not find your status on the Portal.**

Where Can I Check My Status?

Check for your status on the ECC Portal at myecc.essex.edu. The Financial Aid Office will communicate with you through your **ECC Email Address** and through information posted on the **ECC Portal**.

You Eligibility Status should be posted as one of the following:

- **Awarded** - You've met all the requirements and have been awarded aid, review your Award Letter for the funds and amounts you have been awarded; **or**
- **Received But Not Reviewed** - All documents have been submitted, **but** your file **has not been reviewed** by Financial Aid; **or**
- **Established, Required, Incomplete** - **Your file is Incomplete** with the Financial Aid Office. You must submit all documents and/or forms with an "E", "R" or "I" next to them to the Financial Aid Office, immediately. **Remember make copies of your documents before you come to the Office; or**
- **Denied Aid:** You are not eligible for aid based on the reason indicated. You must make arrangements to pay your own registration bill.

Check myecc.essex.edu also for:

- **Your Award Status (awarded, denied etc.)**
- **Your ECC Email**
- **Your Award Letter**
- **Request for missing information and forms needed to complete your file. Remember make copies of all your documents before you come to the Financial Aid Office.**
- **Your Book Voucher**

Awards will be based on your enrollment status:

Financial aid awards will initially be based on **full-time** enrollment (12 or more **billed** credit hours). Please check your registration bill carefully for your registration credit load. Look for the number of **billed** credits. Later, your award(s) **may be adjusted** based on your **actual billed** credit status. You may go to www.essex.edu/finaid to review the credit requirements for each aid program. **Class attendance is required for all classes.** The U.S. Department of Education has established a regulation for the Return of Title IV Funds for students who totally withdraw from all their classes. This policy applies to students receiving fund from the PELL and Supplemental Educational Opportunity Grant (SEOG) Programs at ECC. Awards will be adjusted for students who totally withdraw from all classes during an academic semester. Students are required to **complete 60% of the semester** to earn all aid awarded. If the amount disbursed is greater than the amount the student has earned, unearned funds must be returned to the Department of Education by the college and/or the student.

STEP 4: PAYING YOUR REGISTRATION BILL

There are three ways the Financial Aid Office may assist you with registration bill:

1. If you have been **awarded aid**, you will have an **Award Letter** posted on myecc.essex.edu. It will list the funds and the amounts you have been award. **The funds will be applied directly to your registration bill up to the amount you have been awarded.**
2. you are interested in applying for **a loan**, you must complete the FAFSA and a loan application online, register for at least 6 credits and be matriculated in a degree or certificate program. Applications for an Alternative (private) loan are available online at www.essex.edu/finaid. The loan must **be repaid** with interest. You may choose one of the lenders on our website or choose your own. **Note: ECC does not participate in the Federal Direct Loan Program.**
3. Finally, if you have not been awarded aid or if you are not interested in applying for a loan, you may be eligible for a **"Financial Aid Registration Hold"**. This service is offered **only** by the Financial Aid Office. The Financial Aid Office will place a "hold" on your registration bill to **protect your registration from being canceled**, while your eligibility for aid is being determined. You must come to the Financial Aid Office to see if you qualify for a Financial Aid Registration Hold. **If you are not eligible for aid after our review, you are solely responsible for payment of your bill.**

Buying your Books

Students with funds remaining from their award(s) after all charges are paid in full are issued a book voucher from the Financial Aid Office. If you are eligible for a book voucher, the amount of the voucher will be posted on myecc.essex.edu. **Funds for the book voucher comes directly from the aid you have been awarded.** If you have a voucher, go directly to the Book Store to purchase your books and other supplies. **View the list of books and prices at www.essex.edu/bookstore/.** If you choose to opt out of using the voucher, you must wait for your refund check, which will be disbursed approximately 14 days after your all your registration charges have been paid in full for the semester/term.

Your Financial Aid Refund Check

If you have funds remaining after all charges (including your book voucher charges) are paid in full, you are eligible for a refund check. Your refund will be disbursed either through a Direct Deposit into your checking or savings account or it can be loaded onto a **Pre-Paid Debit Card**. Enroll in our in the **E Check Program today. For more information on applying for the E Check Program go to www.essex.edu/finaid.**

Important Reminder: Visit our website at www.essex.edu/finaid for detail information on applying for and maintaining financial aid eligibility (Satisfactory Academic Progress regulations etc.) at ECC.