Get There.

CENTRAL PIEDMONT COMMUNITY COLLEGE

FINANCIAL AID/VETERANS' AFFAIRS OFFICE

FINANCIAL AID/ VETERANS' AFFAIRS OFFICE
TELEPHONE: 704.330.6942
FAX: 704.330.5053

Central Campus
1201 Elizabeth Avenue
Charlotte, NC 28204
M- TH 8AM – 6PM
FRIDAYS 8AM – 4PM

Harper Campus
315 West Hebron Street
Charlotte, NC 28273
M, TU 8AM – 5 PM
WED, TH 9AM – 6 PM

Levine Campus
2800 Campus Ridge Road
Matthews, NC 28105
M-TH 8AM – 6PM

Merancas Campus
11930 Verhoeff Drive
Huntersville, NC 28078
M, Tu 8AM – 5PM
WED, TH 9AM – 6PM

Cato Campus
8120 Grier Road
CHARLOTTE, NC 28213
M, TU 9AM – 6PM
WED, TH 8AM – 5PM

Harris Campus
3210 WEST CAMPUS DRIVE
CHARLOTTE, NC 28208
M, Tu 9AM – 6PM
WED, TH 8AM – 5PM

FEDERAL SCHOOL CODE
002915

Your 2012-2013 Financial Aid Award

Congratulations on your decision to attend Central Piedmont Community College! At CPCC, you can get an education that works for you. We strive to partner with you and your family to arrive at financial solutions that allow you to concentrate on getting the best education possible.

To assist you with your educational expenses, the Financial Aid/Veterans' Affairs Office examined the results of the information you submitted on the Free Application for Federal Student Aid (FAFSA). We are pleased to inform you that you qualify for financial assistance.

Your eligibility for federal and state aid was based on the information you listed on your FAFSA and, if selected, through the verification process. The Financial Aid/Veterans' Affairs Office established your award after carefully reviewing all the possible sources of aid that might be available to you. The enclosed 2012-2013 Award Letter lists the amounts and sources of aid for which you qualify based on full-time attendance. **In addition, awards are based on certain criteria.** Please read the information in this booklet pertaining to the award(s) you have been awarded. **To receive the awarded funds, you will need to meet the eligibility criteria**.

To accept your financial aid award, please make sure that you have signed the "Financial Aid Cash Management Form" and returned it to our office (if you have not already done so). You may mail this form to: CPCC's Financial Aid/VA Office, P.O. Box 35009. Charlotte, NC 28235; or fax it to 704.330.5053. Please notify the Financial Aid/VA Office if you want to delete an award.

Please read the enclosed information. If you do not understand any of the terms and conditions please contact our office. If there are errors with your student information (address, phone number etc), please correct this information with the Student Records Department.

Once again, we wish you a fulfilling and successful 2012-2013 academic year. Do not hesitate to contact the Financial Aid/VA Office with any questions.

Sincerely,
The Financial Aid/Veterans' Affairs Employees

STUDENT FINANCIAL ASSISTANCE PROGRAMS (TITLE IV)

Federal Pell Grant
The Federal Pell Grant, which does not have to be repaid, is a federal program providing financial assistance to undergraduate students who demonstrate a need for financial assistance to attend college. The U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information reported on the Free Application for Federal Student Aid (FAFSA). The formula produces an Expected Family Contribution (EFC) number. The Student Aid Report contains the EFC number that determines eligibility.

The Federal Pell Grant award amount depends on the student's financial need, the student's cost of attendance, whether the student is full-time or part-time, and whether the student attends school for a full academic year or less. **Students must be enrolled in an eligible program consisting of at least 16 semester hours.** Students with Bachelor's degrees are not eligible.

Federal Supplemental Educational Opportunity Grant
A Federal Supplemental Educational Opportunity Grant (FSEOG), which does not have to be repaid, is for undergraduates with exceptional financial need - that is, a student with the lowest Expected Family Contributions (EFC).

The Federal Supplemental Educational Opportunity Grant program is administered directly by CPCC's Financial Aid/VA Office. The amount of aid awarded depends on the student's financial need, on the amount of other aid the student receives, and on the availability of funds. Students with Bachelor's degrees are not eligible.

Federal Work-Study
The Federal Work-Study (FWS) program utilizes federal funds to provide part-time employment for undergraduate and graduate students with financial need to help meet their educational expenses. Students with Bachelor's degrees are eligible. Students who are enrolled at least half-time may work an average of 5 to 20 hours per week. FWS employment is determined by the student's total FWS award, the student's class schedule, and the student's academic progress. Jobs may be approved on campus and at approved off campus locations.

Awarded FWS funds are limited to availability of positions, funds, and completion of the interview process. There are no term limitations on earnings, provided annual limits on the student's award letter are not exceeded.

Students are paid on the 15th of each month, and the amount paid is according to the position and the number of hours worked.

If you are interested in applying for a FWS position, please submit a CPCC Employment application to CPCC's Financial Aid Office. The application can be found at: http://www1.cpcc.edu/financial_aid/grants/financial_aid/grants/part_time_application.pdf.

ELIGIBILITY REQUIREMENTS

Students must apply for admission to the College before any action can be taken on their application for Federal financial assistance, including scholarships, student employment, grants or loans. A student must meet the following eligibility requirements to receive federal assistance:

- be enrolled or accepted for enrollment in an eligible program,
- have an official high school diploma, GED or meet the minimum requirement under the ability-to-benefit regulations set forth by the U.S. Department of Education,
- be a U.S. citizen or eligible non-citizen,

SCHOLARSHIPS
Scholarships are provided through the Central Piedmont Community College Foundation and the generosity of industries, businesses, professional organizations, civic clubs, and individuals.

If you have been awarded a scholarship, please make sure you meet the scholarship eligibility criteria. You will not be able to receive a scholarship award if you do not meet the eligibility criteria.

North Carolina Community College Grant

North Carolina Community Grants are available to North Carolina residents who demonstrate financial need and are enrolled at North Carolina community colleges.

Students must be a North Carolina resident and **enrolled for at least six credit hours per semester** in a curriculum program. Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for the grant based on their Expected Family Contribution. Funding availability is determined by the state and is subject to change. If your award amounts are adjusted, you will be notified by mail. Students who have earned a bachelor's degree are ineligible.

Eligible students are allowed to receive the North Carolina Community College Grant for eight semesters or equivalent. In addition, NCCCG funds are not available for use during the summer semester.

North Carolina Education Lottery Scholarship

The North Carolina Education Lottery Scholarship Grant is available to North Carolina residents who have a Federal EFC less than 5001.

Students must be enrolled for at least six credit hours in a curriculum program and meeting satisfactory academic progress.

Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for the grant based on their Expected Family Contribution. Funding availability is determined by the state and is subject to change. If your award amounts are adjusted, you will be notified by mail. Students who have earned a bachelor's degree are ineligible.

Eligible students are allowed to receive the North Carolina Education Lottery Scholarship for eight semesters or equivalent. In addition, NCELS funds are not available for use during the summer semester.

- not be a member of a religious community that directs the program of study or provides maintenance (except for unsubsidized Stafford loans),
- be registered with the Selective Service, if required (males only),
- not be in default on a Title IV student loan borrowed for attendance at any institution,
- not have borrowed in excess of Title IV loan limits,
- not owe a repayment on a Title IV grant or scholarship received for attendance at any institution
- maintain Satisfactory Academic Progress,
- not be enrolled concurrently in an elementary or secondary school, and
- provide a valid social security number.

HOW YOUR FEDERAL NEED IS DETERMINED

Federal student aid programs are based on the principle that students (and their parent or spouse, if applicable) are considered to be the primary source of financial support for postsecondary education. **Financial aid is intended to supplement, not replace family resources.**

The formula for determining financial need is:

Cost of Attendance (COA)
- Expected Family Contribution (EFC)
= Financial Need

COA: Every college must estimate the educational expenses a student will incur during an academic year. These expenses include direct costs (tuition and fees) and related educational expenses (living, transportation, allowances for books, and other miscellaneous expenses).

EFC: Derived from the information you listed on the FAFSA, it measures your family's financial strength to determine your eligibility for federal student aid.

FINANCIAL NEED: This is the difference between the institution's COA and your EFC. If there is a remaining figure, you are considered to have financial need.

CPCC'S COST OF ATTENDANCE

The COA figures below are used for determining your financial need and are based on full-time attendance. They may not represent your actual expenses. The chart below is an approximate cost for two semesters based on the available data as of January 2012:

In-State Not Living at Home/Without Parents Full-Time	Full Time	Less Than ½ Time
Tuition and Fees	$1,061.00	$847.00
Living (Room & Board) Expenses	8,375.00	
Books and Supplies	744.00	372.00
Miscellaneous Expenses	6,237.00	
Transportation	3,208.00	2,138.00
TOTAL	**$19,625.00**	**$3,357.00**

In-State Living at Home/With Parents Full-Time	Full Time	Less Than ½ Time
Tuition and Fees	$1,061.00	$847.00
Living (Room & Board) Expenses	4,188.00	
Books and Supplies	744.00	372.00
Miscellaneous Expenses	6,237.00	
Transportation	3,208.00	2,138.00
TOTAL	**$15,438.00**	**$3,357.00**

Out-of- State In-State Not Living at Home/Without Parents Full-Time	Full Time	Less Than ½ Time
Tuition and Fees	$4,117.00	$847.00
Living (Room & Board) Expenses	8,375.00	
Books and Supplies	744.00	372.00
Miscellaneous Expenses	6,237.00	
Transportation	3,208.00	2,138.00
TOTAL	**$22,681.00**	**$3,357.00**

Out-of-State Living at Home/With Parents Full-Time	Full Time	Less Than ½ Time
Tuition and Fees	$4,117.00	$847.00
Living (Room & Board) Expenses	4,188.00	
Books and Supplies	744.00	372.00
Miscellaneous Expenses	6,237.00	
Transportation	3,208.00	2,138.00
TOTAL	**$18,494.00**	**$3,357.00**

LESS THAN HALF-TIME ATTENDANCE

Federal regulations require a less than half-time budget calculation that is restricted to tuition, books, and transportation for students who are enrolled less than half-time. If a less-than-half-time enrollment status is a result of dropped or never attended classes, Pell will be reduced and an over-award could occur. It is your responsibility as a student to repay any over award before receiving additional federal aid.

ENROLLMENT STATUS

Your financial aid award is based on the number of credit hours you are attending.

Per Semester

Status	Credit Hours
Full Time	**12 or more**
Three-Quarter Time	**9 – 11**
Half-Time	**6 – 8**
Less Than Half-Time	**1 – 5**

AWARDS

Awards are divided into two payments: Fall and Spring. Students who are enrolled less than full-time for the Fall or Spring may have remaining Federal Pell eligibility for the Summer term. Here are the enrollment categories according to the number of credit hours enrolled: Full-time (12 or more credit hours); Three-quarter time (9 to 11 credit hours); half-time (6 to 8 credit hours); Less-than-half time (1 to 5 credit hours). **Your Federal Pell Grant will be reduced proportionally when you enroll for less than full time. Any**

changes in enrollment must be reported to the Financial Aid Office. CPCC's Financial Aid Office adjusts awards throughout the drop/add period. After the drop/add period, no awards are adjusted unless a "Never Attended" or a "Total Withdrawal" is received from the instructor. **To avoid liabilities, please report any changes in enrollment to the Financial Aid/VA Office.**

To maintain eligibility for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant and Federal Work-Study, **your program of study must be an eligible program for financial aid having 16 or more credit hours.** Certificate programs with less than 16 credit hours are not eligible for Federal student aid. Courses taken outside your program of study (for example, CCE courses) will not be paid for by financial aid. Please be aware satisfactory academic progress is determined at the end of each semester. The failure to meet the given guidelines for a semester may negate all awards listed on the award letter. Furthermore, we reserve the right to adjust a financial aid package when an over-award occurs. **Please notify us if any additional gift aid assistance is received for educational expenses.**

We will void any award if we determine the student provided incorrect or false information on the financial aid application. Awards are subject to change if the information on which they were based changes, federal regulations change, or an over-award occurs.

SUMMER AWARDS

Financial aid for the Summer Semester is limited to the Federal Pell Grant and the Federal Work-Study programs. Many students will have received their full annual maximum amounts from the Federal Pell Grant Program during the Fall and Spring semesters and **will not** have any federal aid remaining for the summer term.

If a student received a Federal Pell Grant for the Fall and Spring semester for full-time enrollment, they would not have remaining Pell Grant eligibility for the Summer term. If a student has remaining Federal Pell Grant eligibility (not full-time for the Fall and Spring terms) and meet all other eligibility requirements, a completed **Summer Financial Aid Application** should be submitted to our office no later than May 10th.

Please note:
Spring semester compliance with the SAP policy cannot be determined until the final grades are received. Therefore, if a student is registered for classes and determined not to be in compliance with SAP, they may be billed to repay any financial aid received for the Summer. This also includes any bookstore purchases.

Summer financial aid forms can be downloaded from the website. To access this information log onto http://www.cpcc.edu/financial_aid/fyi/forms-2012-2013

ADJUSTMENTS TO YOUR FINANCIAL AID AWARD

The Financial Aid/Veterans' Affairs Office reserves the right to modify your financial aid award at any time during the award year. Your award may be adjusted based on the situations listed below.

- Your failure to maintain Satisfactory Academic Progress as defined by Federal Regulations and as outlined in CPCC's Catalog. Semester compliance with the SAP policy cannot be determined until after grades are posted.

- Your enrollment status listed on your award letter differs from your actual enrollment. For example, your award letter is based on an enrollment of full-time (12 or more credits). Should your actual enrollment drop below 12 credits, your award would be adjusted accordingly.

- Your receipt of additional funding not listed on this letter such as scholarships, vocational rehabilitation assistance, veteran benefits, tuition waivers, employee tuition assistance, etc.

- The Financial Aid Office receives notification that you are on suspension, in default on a student loan and/or you owe the US Department of Education an overpayment for Title IV funds.

- If you are transferring to Central Piedmont Community College, the Financial Aid Office cannot exceed your Federal Pell Grant scheduled award if you have previously received a Pell for the same award year at another institution.

If your award is revised, you will be sent an updated award letter. Therefore, you should always refer to your most recent award letter to confirm your financial aid package for the academic year.

At the time you are awarded, you must be attending the College to receive financial aid funds.

FINANCIAL AID AND YOUR SCHEDULED BILL

Dates for dropping courses are listed in the semester catalog. If your classes are certified with financial aid funds, and you do not have enough financial aid to cover your bill, or you should go on satisfactory academic suspension during the semester, ***it is your responsibility to pay the difference by the tuition due date or you may be dropped from your classes or billed for the registered classes.***

If we receive a "Never Attended" from your instructor, you will be billed for any Pell Grant overpayment. If you do not plan to attend the College, you are responsible for withdrawing from your classes through the Registration Department before the classes start.

Depending on the date of a withdrawal, you may owe funds if you withdraw or completely withdraw from any course(s).

SHORT SESSIONS

Financial aid funds for short session courses will not be disbursed until after the start date for the course(s).

Your financial aid award will be available three days prior to the start of class to purchase books.

PURCHASING YOUR BOOKS

Students who have financial aid in excess of their tuition and fee charges may purchase books from the Barnes and Nobles Bookstore one week prior and one week after the beginning of the semester.

Authorization is implied, if books are charged at the Bookstore using PELL funds. **If you are planning to purchase books using your Pell award, please complete and sign the enclosed FA Cash Management Form and return it to the FA Office as soon as possible.**

If you are enrolled in a short session, books may be purchased the first three days of classes.
If you do not attend the College, you are responsible for repaying the College for any financial aid funds used at the Bookstore.

PAYMENT OF YOUR FINANCIAL AID AWARD

Financial aid awards are generally paid/ disbursed to a student's account 30 to 45 days into each semester.

REFUNDS — students whose financial aid award is greater than their bill will receive a refund deposited to either their Higher One Debit Card or to their personal checking/savings account within 30 to 45 days into each semester. This refund is to be used for other educational related expenses.

To view your current billing statement and refund amount, please refer to your MyCollege account online at: http://my.cpcc.edu:8080/uPortal/render.userLayoutRodtNode.uP.

***If you need a replacement Higher One Debit Card or to see if one has been mailed to you, please contact the Cashiering department at 704.330.6964. All Higher One Cards are mailed to the address listed on file with Student Records. To ensure prompt delivery, please keep your information updated with Student Records.**

CLOCK HOUR/CREDIT HOUR CONVERSIONS

The determination of enrollment status (full, ¾, ½, or less) is, by Federal regulations, different for the following four programs of study:

Program Code	Program Name
D60100	Autobody
D60130	Collision Repair & Refinishing
D50210	Computer-Integrated Machining Technology
D45240	Dental Assisting
D35220	Electrical Electronics Technology

This determination of enrollment status is different because the program has one or more courses that cannot be used toward a two-year degree program. Enrollment status determination for conversion programs involves totaling for each course the clock/contact hours a student takes each semester. For Fall/Spring semesters, the total lecture and lab hours are multiplied by 16 then divided by 37.5 to obtain the converted credits. For Summer semester, the total lecture and lab hours are multiplied by 8 then divided by 37.5. The converted credits are then used to determine the enrollment status.

This means that the Federal Pell Grant Award reflected on your award letter is based on full-time enrollment. If you are in one of the programs listed above you would have to be enrolled in at least 23 to 24 contact hours to receive the full-time award. Anything less than at least 23 to 24 contact hours will result in a reduction in payment of Federal funds.

NOTIFICATION OF NON-ELIGBILE CERTIFICATE & DIPLOMA PROGRAMS

Please be aware that even if you are enrolled in a Certificate or Diploma program that consists of 16 or more credit hours, you may still not qualify for federal assistance. Please review the following list of Non-eligible Certificate and Diploma programs, and if your program is one listed please contact your Academic Counselor and have your program updated to reflect an eligible program this is not listed and then notify Financial Aid office of the change.

Program Code	Program Name	Credit Hours	Duration in Weeks
C55200-C4	Culinary Tech. Certificate in Hot Foods	17	16
C25240-C2	Hotel Mgt. Certificate in Hotel Management	17	16
C25240-C1	Restaurant Mgt. Certificate in Restaurant	16	16
C55120	Basic Law Enforcement Training	19	16
C55430	Lateral Entry Teacher Certificate	18	16
C40100-C2	Architectural Technology Certificate with Specialization in Residential Architectural Technology	17	16
C60160-C2	Architectural Technology Certificate with Specialization in Systems, Chassis Elec., Electronic, and Auto Systems	16	16
C60160-C2	Auto Body Repair Certificate Specialization in Auto Body Repair	16	16

REMEDIAL COURSES

Financial Aid recipients may take a maximum of 30 credit hours in developmental courses. Developmental courses (designated by course numbers below 100, etc., MAT 080) are included in the calculation of satisfactory academic progress.

If a student enrolls in ESL coursework while receiving federal financial aid, these courses will also be treated as developmental hours.

REPEATED COURSES

If a student passes a course and repeats the course, the repeated course will not be covered by financial aid and will not be included in the financial aid enrollment status. Any repetition of a previously passed course due to the student failing other coursework will not be included in the student's financial aid enrollment status and will not be covered by financial aid.

SPECIAL CIRCUMSTANCES

If your family has unusual circumstances such as loss of employment, divorce, separation, or death of a parent or spouse, that significantly reduces income, contact the Financial Aid/Veterans' Affairs Office.

ACADEMIC PROGRESS REQUIREMENTS

150% Rule — the maximum time frame a student has to complete their program of study cannot exceed 150% of the program's published length. Therefore, all courses must directly apply to the program of study. Taking courses not required for the program of study may deplete a student's aid eligibility before the student completes their program.

All financial aid students are assessed on the following criteria:

- Minimum grade point average
- Minimum semesters credit hour completion rate
- Completion of a degree/certificate within a maximum number of credit hours

If a student does not meet these standards, she/he is not eligible to receive financial aid. Procedures for reestablishing financial aid eligibility are described in the *Financial Aid Academic Progress Guidelines*.

See the *Financial Aid Academic Progress Guidelines* located in Central Piedmont Community College's catalog, or go to the Financial Aid/VA website at: http://www.cpcc.edu/financial_aid/ for information about the maximum number of credits and GPA you may earn each semester for continued receipt of financial aid.

Semester compliance with the SAP policy cannot be determined until after grades post.

STUDENT RIGHTS AND RESPONSIBILITIES

Students have the right to obtain from the College:

- names of its accrediting or licensing organizations,
- information about its programs, instruction, laboratory, other physical facilities and its faculty,
- cost of attending,
- College's policy and the Financial Aid/VA Office's policy on refunds to students who drop out,
- types of financial assistance available including information on all federal, state, local, private and institutional financial aid programs,
- procedures and deadlines for submitting applications for each available financial aid program,
- criteria used to select financial aid recipients,
- process used to determine student financial need. This process includes costs for tuition and fees, room and board, travel, books and supplies and personal and miscellaneous expenses are considered in the cost of education. It also includes how resources (such as parental contribution, other financial aid, assets, etc.) are considered in calculating student need,
- amount of student financial need that has been met as determined by the institution,
- procedure for paying students,
- type and amount of assistance in a student financial aid package and an explanation of each award,
- portion of the financial aid award that must be paid and what portion is grant aid,
- interest rate on any loan, the total amount for repayment, the length of time for repayment, the date to start repayment and cancellation or deferment provisions that apply,
- kind of job and the hours to be worked, the duties, the rate of pay and the payment schedule and procedure - if students are offered a College work-study job,
- reconsideration of an aid package if the student believes that a mistake has been made or if enrollment or financial circumstances have changed,
- process used by the College to determine whether students are making satisfactory progress and what happens if students are not,
- special facilities and services available to persons with disabilities, and
- policy on satisfactory academic progress.

It is the responsibility of the student to:

- review and consider all information about a college's program before enrolling,
- pay special attention to the application for student financial aid, complete it accurately and submit it on time to the right place. Errors can delay or prevent students from receiving aid,
- meet all deadlines for applying or reapplying for aid,
- provide all additional documentation, verification, corrections and/or new information requested by the Financial Aid/VA Office,
- read, understand and keep copies of all forms they are asked to sign,
- comply with the provisions of any promissory note and all other agreements they are asked to sign,
- notify the school of any change in name, address or attendance status (half time, three-quarter time or full time),
- satisfactorily perform the work agreed upon in a College work-study job,
- understand the College's refund policy and the Financial Aid/VA Office's Return to Title IV Refund policy, and

- attend exit interview prior to CPCC graduation, if you have borrowed federal loans at a previous college.

WITHDRAWING FROM CPCC

Students are encouraged to meet with their Financial Aid Administrator before withdrawing from CPCC. This is important because your withdrawal may affect your eligibility for financial aid and could result in you having to **repay** all or a portion of your financial aid award back to CPCC and/or the Department of Education.

RETURN TO TITLE IV FUNDS

Federal regulations require recalculation of federal financial aid eligibility for students who withdraw, drop out, or are dismissed prior to completing sixty percent of a semester/term. If a calculation results in an overpayment the student may owe a debt to the College and to the US Department of Education. In an event an overpayment occurs, please contact the Cashier's Office to make payment arrangements. Federal eligibility is lost until the debt is paid or satisfactory arrangements are made with the US Department of Education.

To **avoid** owing funds back to the College and to the US Department of Education, check with a Financial Aid Administrator before withdrawing from any course(s).

If you withdraw before the dates listed below and **officially** withdraw from the College, you may owe the College and the US Department of Education:

Fall 2012
Long session – October 22nd
First short session – September 15th
Second Short session – November 18th

Spring 2013
Long session – March 24th
First short session – February 13th
Second Short session – April 19th

Summer 2013
Long session – June 19th

If you **unofficially** withdraw from the College during the semester, Federal regulations require that we calculate R2T4 at the 50 percent point of the semester.

FERPA — CONFIDENTIALITY OF YOUR RECORDS

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. The completion of the **Authorization to Release Information Form** is required if you would like your financial aid information released to another individual and/or agency.

CPCC EMAIL ACCOUNT

Please begin using your CPCC email account!!

The Financial Aid/VA Office will soon be corresponding with student utilizing email.

OTHER RESOURCES

FinancialAID.com
FinancialAid.com assists students in obtaining scholarships and school loans.

The College Board Scholarship Search
Locate scholarships, loans, internships, and other financial aid programs from non-college sources that match your education level, talents, and background. Scholarship Search will find potential opportunities from a database of more than 2,000 undergraduate scholarships, internships, and loan programs.

FastWeb
Need money for college? Use FastWeb's free scholarship search to find information on more than 600,000 scholarships! It's easy and free. We'll match your background against our database of over 600,000 scholarships! And we'll update you when new scholarships matching your background are added to our database. FastWeb is recommended by more than 3,000 colleges and 14,000 high schools. College is stressful enough. Log on to find money for college now at www.fastweb.com.

Financialaidtips.org
Provides students with information on various outside scholarships, essay writing techniques, and more.

FindTuition
FindTuition is a subscription based scholarship search service that allows users to search and manage scholarship opportunities. Users can search for national awards, school sponsored awards, athletic awards and all state and federal sponsored financial aid programs.

Student Aid on the Web
This is the U.S. Department of Education's student financial aid site for 1) Finding out about the Financial Aid: for tuition tax credits, federal assistance programs, state loans, and more, and 2) Applying for Federal student Aid; helps you pick an electronic aid application (FAFSA), so you can apply for student aid right over the Internet. For immediate answers about federal student aid, call the Federal Student Aid Information Center: 1-800-433-3243.

US Department of Education
The U.S. Department of Education administers several majors student aid programs, including Pell Grants and Stafford Loans, which provides over $42 billion a year to help millions of students pay for the costs of college. Whether you're ready to apply for financial aid or just interested in more information about the federal student aid programs, this is a great starting point.

The Student Guide
The Student Guide is the most comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of student financial aid available through the federal Student Financial Assistance Programs. Updated each award year, The Student Guide tells you about the programs and how to apply for them. Also look at Funding Your Education, an introductory publication that gives an overview of the Student Financial Assistance Programs and how to apply for aid.

FinAid
The SmartStudent Guide to Financial Aid. This site helps you find the scholarship or loan that's right for you, and has an easy-to use calculator for figuring out how much money you

will need. This site was rated #1 Financial Aid Resource by Yahoo's Wired Life online magazine.