

Financial Aid/ Veteran's Affairs Newsletter

ISSUE
06
Volume
01



Summer Registration Dates

Priority Registration:

Curriculum students currently enrolled for Spring 2013:

| Credit Hours | Start | At: |
|-------------------------------------------------|----------|--------|
| 50 | April 26 | 12:00p |
| Military and Veterans | April 27 | 7:30a |
| 30-49 | April 29 | 7:30a |
| 10-29 | April 30 | 7:30a |
| 0-9 | May 1 | 7:30a |
| All other currently enrolled | May 2 | 7:30a |
| Enrolled Fall '12 but not Spring '13 | May 3 | 7:30a |
| New students admitted between 9/1/12 and 3/1/13 | May 3 | 7:30a |

Open Registration:

Summer: May 6 - May 16
Fall Pre-Registration: May 6 - June 25
Fall: July 8 - August 14

this issue

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How Do I Apply for the Summer Term?

If you are a current student and are currently receiving financial aid, you do not need to complete a new FAFSA application. CPCC is considered to be a "trailer" school meaning that we end our academic school year with our summer term. With that said, we use a student's 2012-2013 FAFSA application to determine their eligibility for the summer term.

If you are a new student be sure to complete the 2012-2013 FAFSA application if you will be attending in the summer.

All students who will be attending in the fall will need to complete the 2013-2014 FAFSA.

Do I have funds available for summer?

Students are awarded grants based on attending full time (12 or more credit hours) for 2 terms in the academic year. Students who went full-time in both the Fall 2012 and Spring 2013 semesters will have received the full amount of the Pell Grant award, therefore, will not have any Pell Grant funds available to use for the Summer 2013 term. Only students who either did not attend Fall and/or Spring term OR who did not go full-time in at least one of the semesters will

have Pell Grant funds available for the Summer 2013 term.

Eligibility Requirements for Summer Financial Aid:

- Have already completed, submitted, and received a financial aid award for the 2012-2013 academic year.
Be admitted to or enrolled in an associate degree or diploma program.
- Meet requirements of the Satisfactory Academic Progress Standards for Financial Aid at the end of the Spring 2013 term
- Register for summer classes (when registration opens).
- Update your address with Student Records if it will change during the summer term.

Complete the 2013 Summer Financial Application!

Print the application off of our website at:

www.cpcc.edu/financial_aid/fyi/2012-2013-forms

Now is the Time to Complete Your 2013-2014 FAFSA

Students who wish to attend CPC in the Fall 2013 semester should complete their 2013-2014 FAFSA. The best time to complete this application is after you have filed your 2012 tax information. Don't worry, if you have not filed your taxes you still can start your FAFSA with estimated 2012 tax information. You can update your 2012 tax information once you have filed your taxes.

FAFSA Help Every Friday

Do you need help completing your FAFSA application? If so, please be sure to attend a FAFSA session every Friday at the Central Campus in the Central High Building, CH113. Three consecutive sessions are offered at the following times:

9:00 am—9:45 am

10:00 am—10:45am

11:00 am—11:45am

Please be sure to arrive 20 minutes early.

Items Needed for FAFSA:

- CPC Login
- Student/Parent 2012 Federal Tax Return
- Student/Parent 2012 W2s
- Pin Number
- Parent Demographic Information (Name, SS#, date of birth)
- Citizenship documentation may apply

5 Easy Ways for Students to Save

\$4,000 Scholarship Opportunity!
Read Below for Information



Developing good saving habits starts when you're young, but many students don't know where to begin. While we know it can be tough to save money when college expenses keep growing, every little bit helps. Below are five ways to help you save right now and better manage your money.

1. Automate your Saving

If you receive a regular paycheck from a part-time or on-campus job, see if you can allocate a portion to automatically deposit in a savings account. It doesn't have to be a lot, but by putting a little bit away into a separate account, you're more likely not to spend it and can even earn interest on the savings.

2. Use your Tax Refund Wisely

Did you just get your tax refund or are you patiently awaiting its arrival? It might be tempting to spend all of the "extra" money right away, but don't! Put it directly into your savings account to build interest for when you really need it. That doesn't mean don't treat yourself to something nice, just keep it reasonable.

3. Go Plastic-Free

It's easy to overspend when that little plastic card in your wallet is always there for you. But by switching to a cash-only system, you're sure to spend only what's budgeted for the month.

4. Find Incentives

If you're anything like me, you like to see the benefit of your efforts in a tangible way. I'm a visual person, so there's a huge difference between knowing what I'm saving, and seeing the results. That's why I like to use money management tools like Mint.com. I can see my spending habits in charts and colors, and seeing those little bars increase month after month is why I keep at it.

Charts not your thing? That's okay. Find some other incentive that works for you, even if it's as simple as rewarding yourself with something small for hitting savings goals.

5. Reduce Everyday Expenses

I know, I know, this piece of advice is easier said than done. But if you spend \$2.00 on a coffee everyday, that's more than \$700 a year. Those little expenses add up quick. To help you cut back on spending, here are some quick tips:

- Buy by the unit price, not actual price
- BYOC (Bring Your Own Cup) – Many coffee shops give you a discount for bringing your own travel mug. Get more coffee, cheaper!
- Make a list and stick to it – There's a reason stores put the small items like lip balm and magazines near the registers. Control your impulse-purchases by making a list and sticking to it!
- Drink more water – If you're out to dinner, replace that Diet Coke with a water. It's cheaper AND healthier!

Looking for some outside-the-box ways to save money? Check out [DoSomething.org's The Craziest you! Thing I Did to Save Money](#) campaign. Submit an entry and there may be a \$4,000 scholarship in it

Original Article Post From: Student Loan Guru, "5 Easy Ways for Students to Save." Student Loan Network, 04 March 2013. Web 18 March 2013. <<http://www.studentloannetwork.com/tips/student-credit/5-easy-ways-for-students-to-save/>>



Veterans' Affairs

How to Apply for VA Educational Benefits:

All VA students who are interested in receiving their VA educational benefits at CPCC will need to print off a VA Packet from our website at: <http://www.cpcc.edu/veterans/forms>. Simply find the Chapter in which you are applying for and print off all associated forms. Be sure to follow the steps outlined on your Checklist sheet and turn in all the necessary forms and documents back to the Financial Aid/Veteran's Affairs Office to process.

To receive VA educational benefits, students must do the following:

⇒ All Veterans, National Guard/Selected Reserve and Survivors and Dependents of Disabled Veterans can apply online for benefits. You can access the application by going to www.gibill.va.gov, then click on Apply for Benefits (VONAPP) and select the appropriate application.

⇒ Download a VA Student Packet that includes a

checklist of directions, plus basic information concerning the processes involved in getting benefits at www.cpcc.edu/veterans/forms.

⇒ Request official copies of High School, Military Transcripts, all prior College Transcripts, and Member 4 DD-214 to be sent to Student Records. For Military/College Transcripts, you must complete a "Request for Evaluation" form through your MyCollege account;

⇒ **IMPORTANT NOTICE:** Your VA file will not be complete until all High School, College, Military Transcripts, and Member 4 DD-214 are in Student Records and evaluated.

⇒ Meet with an Academic Counselor to be admitted into a VA Approved Program of Study;

⇒ Read, sign and return all requested forms included in the VA Student Packet.

Important Links:

CPCC MyCollege Account
<http://mycollege2.cpcc.edu>

CPCC Financial Aid
http://www.cpcc.edu/financial_aid

CPCC Veterans' Affairs
<http://www.cpcc.edu/veterans>

FAFSA
<http://www.fafsa.ed.gov>

Direct Loan Information
<http://www.studentloans.gov>

Student Loan & Grant History (PeII LEU)
<http://www.nsls.ed.gov>

Grant & Scholarship Information
<http://www.cfnc.org>



<http://cpcc.financialaidtv.com/>

CPCC Online Chat

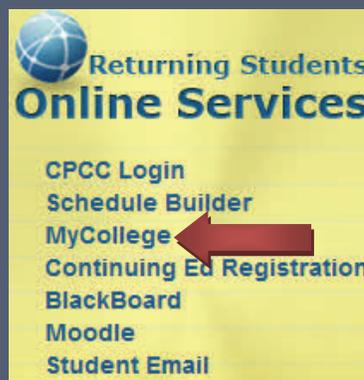


www.cpcc.edu/financial_aid/online-chat

This Month's Financial Aid Q&A

Q: How do I know if any other documentation has been requested from me by the Financial Aid Office?

A: Documents that have been requested for the student from the Financial Aid Department can be found on the student's MyCollege account. Once you log in to your MyCollege account, click on "MyDocuments" link under the



HIGHER ONE



Higher One Debit Card

Student's financial aid refunds are electronically deposited to the student's Higher One Debit Card. If you would prefer to receive your refund by direct deposit, please contact a Higher One Customer Service representative to find out how:

Phone: 1-866-782-0821

Web: www.cpccdebitcard.com

Upcoming Important Dates:



| | |
|------------------|---------------------------------------------------------------------|
| April 26 | Priority Registration begins for Summer & Pre-Registration for Fall |
| May 1 | Priority Date to complete 2012-2013 FAFSA for Summer Term |
| May 4-10 | Final Exams for Spring Semester |
| May 6-16 | Summer Open Registration |
| May 10 | Financial Aid Appeal Deadline for Summer Term |
| May 16 | Graduation |
| May 18 | Summer Classes Begin |
| July 1 | Priority Date to complete 2013-2014 FAFSA for Fall Semester |
| July 8-August 14 | Fall Open Registration |

Repeating a class?

If you are repeating a class and receive financial aid, you will only be able to repeat it once for seeking a higher grade. Financial aid will not pay for more than one attempt to increase a grade.

Withdrawing from a class?

Before withdrawing from or dropping a class, please consult with a financial aid specialist. Withdrawing from one class or more within a given term can affect your eligibility for financial aid. The financial aid office also may need to reduce or cancel previously disbursed financial aid which could cause you owing money to the college.

Satisfactory Academic Progress (SAP)

It is very important for you to continue receiving your financial aid. We encourage you to read CPCC's Financial Aid Office's Satisfactory Academic Progress policy on the Financial Aid website at www.cpcc.edu/financial_aid/fyi/academic-standards or in our CPCC Student Catalog.