

How do I apply for financial aid?

To apply for financial aid, a student must fill out a FAFSA. FAFSA stands for the Free Application for Federal Student Aid and can be completed at www.FAFSA.gov. You should never be asked to make payment to file a FAFSA. If payment is requested, make sure you have typed in the correct web address.

When should I file my FAFSA?

A new FAFSA needs to be completed every year. New FAFSA's are available online October 1st of every year. Deadline for state aid programs are March 1st (PROMISE) and April 16th (WV Higher Education Grant).

What documents do I need when I file my FAFSA?

For the 2016-2017 school year you will need financial information from 2015. You may need to refer to:

- Your Social Security card. It is important that you enter your Social Security Number correctly!
- Your driver's license (if any)
- Your 2015 W-2 forms and other records of money earned
- Your (and if married, your spouse's) 2015 Federal Income Tax Return.
 - IRS 1040, 1040A, 1040 EZ
 - Foreign Tax Return, or
 - Tax Return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or Palau
- Your Parents' 2015 Federal Income Tax Return (if you are a dependent student)
- Your 2015 untaxed income records
- Your current bank statements
- Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
- Your alien registration or permanent resident card (if you are not a U.S. citizen)

*If your tax documentation will not be completed at the time you file the FAFSA, you may select the "will file" option. This allows a student to submit the FAFSA without tax information to meet aid deadlines. Once taxes are completed, a student may log back into the FAFSA and enter the information or use the IRS Data Retrieval option to import directly from the IRS.

What is a FSA ID?

A student (and parent, if applicable) must create a FSA ID with which to file the FAFSA. Your FSA ID acts as your electronic signature and can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. When you create a FSA ID, you agree not to share it with anyone. Your FSA ID serves as your electronic signature and provides access to your personal records, so you should never give your FSA ID to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your FSA ID in a safe place. For help please visit www.studentaid.gov/fsaid

What if I forget my FSA ID?

If you ever forget your FSA ID or password you can click on forgot ID or forgot password to reset it.

For help please visit www.studentaid.gov/fsaid

What is the IRS Data Retrieval Tool?

The IRS Data Retrieval Tool allows applicants who have already filed their federal income tax returns to pre-fill the answers to some questions on the FAFSA by transferring data from federal income tax returns. If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool as it is an easy way to provide tax data and ensures FAFSA has accurate tax information. *Please note, if you do not use the IRS Data Retrieval Tool to provide tax information, you may be required to obtain an official tax transcript from the IRS.

You are ineligible to use the IRS Data Retrieval Tool if you meet one of the following criteria:

- If you filed your taxes within the last two weeks, you will not be able to use this tool. If you or your parents recently filed your taxes and complete your FAFSA, you may choose to use this tool at a later date.
- If you (or your parents) are married and filed taxes separately from your spouse, you will not be able to use this tool and will have to provide Income Tax Transcripts for you and your spouse, if you were selected for verification.
- If you or your parents have "Amended" the tax return for the current tax year, you are not eligible for this tool and will have to request a Tax Return Transcript and a Tax Account Transcript, if you were selected for verification.
- If you or your parents filed a Puerto Rican or Foreign income tax return, you are not eligible for this tool and will have to provide a signed copy of the Puerto Rican or Foreign Tax return, if you were selected for verification.

How do I know if I am a dependent or independent student?

It is important to remember that this classification is NOT related to whether or not a parent claims you as a dependent on his or her tax forms or whether or not you live with a parent. Even if you live on your own, receive no financial help from your parents, and are not claimed as a dependent for tax purposes, you probably still are considered a dependent for the purposes of financial aid.

To be considered an independent student, you must meet at least ONE of the following criteria:

- Must have been born by January 1, 1994.
- Be an orphan or a ward of the court.
- Be a US military veteran.
- Be a graduate or professional student.
- Be married.
- Have legal dependents of your own.
- Have a financial aid administrator who has documented your independence because of unusual circumstances.

Did you answer Yes to any of the questions? If so, then for federal student aid purposes, you're considered to be an independent student and do not have to provide information about your parents on the FAFSA.

Did you answer No to every question? If so, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA. Not sure who counts as your parent? See the instructions on the FAFSA or check out "Who Is My 'Parent' When I Fill Out the FAFSA?" at www.FederalStudentAid.ed.gov/pubs.

**If you have no contact with your parents and don't know where they live, you should discuss your situation with the financial aid office at the college or career school you plan to attend. The financial aid administrator will help you figure out what to do next.

My parents are divorced. Which parent's information do I use?

If your parents are divorced or separated, answer the questions about the parent with whom you lived more during the past 12 months. If you lived exactly six months with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent. If this parent is remarried as of today, answer the questions on the FAFSA about that parent and the person whom your parent married (your stepparent).

What if I need assistance with filing the FAFSA?

West Virginia Northern offers financial aid workshops throughout the spring months. These events are posted and advertised annually once dates are set.

What is verification and how will I know if I was selected?

Verification is a process in which information on a student's FAFSA is reviewed by a school for accuracy and completeness. Each year, the federal Department of Education selects a percentage of all FAFSA's to be verified. The verification process requires the school's financial aid office to confirm the data supplied by the applicant. If your FAFSA is selected for verification, you must submit all requested documentation to our office for review.

Your Student Aid Report (SAR) will indicate whether or not your file has been selected for verification. The SAR is typically accessed via a link sent to you by the Department of Education after you file your FAFSA. If you are selected for verification, there will be an asterisk* next to your Expected Family Contribution (EFC) figure on your SAR. The school will notify you of what documents need to be submitted for review.

If any changes are made to your award package, the office of financial aid will notify you through e-mail or postal mail of each change, why it was made and if it affects your award package.

What if my financial situation has changed since I applied for financial aid?

If a significant change occurs in your family's (or your) financial situation after you submit your FAFSA, then you may request that a Professional Judgment be made. In many instances, adjustments to your federal financial aid eligibility can be made. Examples of such instances are a loss of income, separation or divorce, loss of benefits, etc. You must, however, first complete the FAFSA using the designated year's income. The professional judgment occurs after the fact. The student will need to pick up a Special Consideration form from the financial aid office or nearest service center. Supporting documentation is required. The documentation required varies with each situation.

How do I interpret my financial aid award letter?

Award letters are sometimes referred to as financial aid "packages." Your award letter should list your Cost of Attendance (COA), Expected Family Contribution (EFC) and Financial Need, along with the various types of financial aid for which you are eligible.

Cost of Attendance (COA) - The cost of attendance is the full one-year cost of enrolling in college. It includes direct (required) costs, such as tuition and required fees, room and board, textbooks and supplies, as well as indirect (discretionary) costs, such as travel and transportation, personal expenses, computer, student health insurance and dependent care.

Need - Demonstrated financial need is the difference between the cost of attendance and the expected family contribution. (Financial Need = COA – EFC)

Expected Family Contribution (EFC) - The expected family contribution is a measure of the family's financial situation. It is based on the income and assets of the student. For dependent students, it is also based on the income and assets of the student's parents. For independent students, it is also based on the income and assets of the student's spouse, if any. The EFC is also based on family size and the number of children in college.

Why is the amount I received different than what is stated on my award letter?

Financial aid award letters are based on full-time enrollment status. If a student enrolls part-time, this can reduce the amount of eligible aid.

Why does my award letter not include loans?

West Virginia Northern Community College does not automatically package students with loans. If you are interested in receiving a loan, please stop into the financial aid office or your nearest campus service center for a loan application.

What happens if I have to withdraw from school?

West Virginia Northern Community College's Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw prior to completing 60 percent of a term. The Federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60 percent of a term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV Funds formula: % of term completed = the number of days completed up to the withdrawal date / total days in term. This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed – the % of earned aid) x the total amount of aid that could have been disbursed during the term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student may owe a balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Federal Direct Unsubsidized Loans
- Federal Direct Subsidized Loans
- Federal Perkins Loans
- Federal Direct Parent (PLUS) Loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (SEOG)
- Other Title IV assistance
- Other state assistance
- Other institutional assistance
- Other private assistance
- The student

Please keep in mind this repayment policy is in addition to the institution's refund policy. A student who withdraws from school could owe federal financial aid as well as repayment back to the WV Higher Education Grant Program, Promise Scholarship Program, West Virginia Northern Community College, etc.

How can I use my financial aid to purchase books?

Financial Aid book vouchers begin on average two weeks before the start of semester classes. In order to be on the Barnes and Noble book voucher list you must have your financial aid file complete and have funding in excess of tuition and fees. In order to use the book voucher you must purchase your books at the campus Barnes and Noble bookstores. Please take a copy of your schedule and your student ID to the bookstore when making your purchase.

What is Satisfactory Academic Progress (SAP)?

Federal regulations required that all students who receive financial aid to make Financial Aid Satisfactory Academic Progress toward achieving a degree. For more information on WVNCC's Financial Aid Satisfactory Academic Progress please visit the [SAP web page](#).

Why did I not receive the requested amount of my Federal Direct Loan?

All Federal Direct Loans come in two disbursements. WVNCC processes loans per one semester at a time so the loan will be broken into two disbursements within the semester.

You may receive less than your requested amount because of maximum institutional limits. The amount of loan funds a student is able to borrow is based on the cost of attendance minus other financial aid awards. As a result you may not be able to borrow your requested amounts and/or maximum yearly federal limit.

Remember that you must be enrolled in at least 6 credit hours at the time of disbursement in order for your loan to pay.

How do late starting classes affect my financial aid?

If you are a Federal Pell Grant recipient and you have classes that begin later in any given semester, the portion of Pell that is applicable to the late starting classes will be delayed. The Federal Pell Grant disburses based on attendance and therefore if a class has not started you cannot be attending.

In order for the Federal Pell Grant to be disbursed you must be marked attending in your courses by your instructor. If you are not attending or have not been reported as attending, the Pell Grant will not pay until your attendance is submitted.

Do I need to complete a new FAFSA each year?

You must complete a FAFSA for every aid year to receive financial aid. If you have previously completed a FAFSA you can renew your FAFSA for the next aid year. A FAFSA Renewal application has some of the information pre-filled from the previous year's FAFSA you submitted. You will still have to provide financial information and the school code.

FAFSA applications are available October 1st each year at www.fafsa.gov