

Financial Aid Checklist

1. **Complete the [Free Application for Federal Student Aid \(FAFSA\)](#)** with CACC's School Code – 001007.
 - [Contact](#) Financial Aid if you need help or have questions.
 - Meet the [basic eligibility criteria](#) to qualify for aid
 - Create a [Federal Student Aid ID](#). An FSA ID (username and password) is used as your electronic signature
 - The Central Alabama Community College (CACC) school code is 001007
 - Choose the FAFSA year based on when you plan to attend CACC.
 - The year is not based on the calendar year, but the year the Fall term starts at CACC
 - Example: Fall 2021, Spring 2022, Summer 2022 = 2021-2022 FAFSA
2. **Apply for Scholarships.**
 - Scholarships are gift aid (free money) for college.
 - The CACC Scholarship Application typically opens at the first of October and closes in February online at CACC.edu > Financial Aid > Scholarships
 - Outside scholarships have different deadlines, search throughout the year at [reputable sites](#).
3. **Monitor your personal and CACC student e-mails and the OneACCS student portal daily.**
 - The Financial Aid Office uses your personal email (from the FAFSA) when we receive your FAFSA. After the initial email your CACC email and OneACCS student portal will be used to communicate financial aid information and changes to your account. Emails and messages are sent throughout the aid year.
4. **Submit all required documentation.** After your FAFSA is processed, your FAFSA information will be received by CACC after it is processed by the federal processor.
 - If your file has been selected for [verification](#) or additional documentation is requested, you will be notified through your email and messages on OneACCS. *Turn in required documents to receive your official financial aid offer!*
5. **Review your Financial Aid Offer.**
 - Once your FAFSA has been received and all requirements have been met watch for your official financial aid notification.

- Pell Grant is automatically accepted at full-time attendance (12 credit hours in the student' program of study) and will be recalculated based on actual enrollment.
 - [Federal Student Loans](#) are offered to students at the base level. Loans must be accepted via OneACCS and federal requirements completed and met to be disbursed. Students wishing to apply for additional loan may make an additional loan request electronically at CACC.edu > Financial Aid > Financial Aid Forms > choose your aid year and form to complete your request
 - Federal Work-Study is not automatically offered to students as funds are limited. Students may contact financial_aid@cacc.edu to check eligibility and/or complete the Work-Study Application online at CACC.edu > Financial Aid > Financial Aid Forms > choose your aid year and form to complete your application
- 6. Complete Loan Entrance Counseling, Annual Student Loan Acknowledgement and Master Promissory Note (MPN) at StudentAid.gov.** If you are a first-time borrower at CACC and have accepted Federal student loans you will need to complete this step before your loans will be disbursed (paid) to your account. Tutorials are available to assist you.
- If you are offered a Federal Direct Subsidized loan, accept it before your Federal Direct Unsubsidized loan
- 7. Pay your charges and receive your refund (if eligible).** Your financial aid will be applied to your current tuition and fee charges first.
- If financial aid is cancelled or does not pay all tuition and fees, you are responsible for the remaining charges
 - If the amount of your refundable financial aid is greater than your bill for the semester tuition and fees you will receive a refund from the Business Office via direct deposit or paper check.
 - *Changes in enrollment or other eligibility factors may require revisions to your awards which may result in a balance due. Refunds issued to you that you are no longer eligible for must be returned.*
- 8. Maintain your eligibility for financial aid.**
- File a FAFSA and complete the CACC Scholarship Application each year
 - Monitor deadlines
 - Check your Federal Direct Loan borrowing and Federal Pell Grant usage on the [National Student Loan Data System](#) (NSLDS)
 - Dependent undergraduates may borrow up to \$31,000 in Federal Direct Loans

- Independent undergraduates may borrow up to \$57,500 in Federal Direct Loans
- Meet Satisfactory Academic Progress (SAP), in the most current catalog, requirements
 - The same class may only be taken twice with a D grade or higher to be eligible for Federal and State financial aid
- Talk to Financial Aid before withdrawing from classes