

1. AID APPLICATION PROCESS

Students must complete and submit the FAFSA to begin the financial aid application process at MTC for consideration of all grants, federal work study, loans, and MTC scholarships. The FAFSA may be submitted as early as January 1st. The priority deadline for receiving the FAFSA at MTC is April 15th. Our school code is **003993**.

Prior to completing the FAFSA

- Students **and** parents should apply for a PIN. The PIN is an electronic signature necessary for the expedient completion of the online process. To apply go to: www.PIN.ed.gov
- Complete Federal Tax Returns for parent(s) and student if applicable.
- Complete the FAFSA on the Web Worksheet as it allows you to prepare your answers before entering your information online. To print a worksheet, go to the *Before Beginning a FAFSA* section at: www.FAFSA.ed.gov

Completing the FAFSA

Parents are encouraged to participate in the application process, but **the application should be completed by the student**.

- Have the completed FAFSA on the Web Worksheet ready.
- Have all PINs ready.
- Go to the *Filling out a FAFSA* section at: www.FAFSA.ed.gov
- Be sure you receive a confirmation number.

After Completing & Submitting the FAFSA

Once we receive the FAFSA, additional information may be required.

- Check MTC Campus Cruiser email account as the SFS office will send **all communications to this address only**. Letters will not be mailed. Or check your *Application Status* in the Financial Aid section of MTC Online.
- Respond to requests for additional information promptly.

2. TYPES OF AID

SCHOLARSHIPS

A scholarship is gift aid given on the basis of academic performance and/or financial need.

MTC Foundation Scholarships

These scholarships are awarded to entering freshmen and returning students. Students must:

- Complete a FAFSA
- Submit the Scholarship Application form
- Submit all requested supporting documents
- Meet the application deadline

LIFE Scholarship

The LIFE scholarship is available to qualifying in-state students who have graduated from high school with a 3.0 GPA on the Uniform Grading Scale.

- There is no separate application process
- MTC must receive the final official high school transcript
- Students must enroll in at least 12 hours of non-remedial coursework, i.e. courses at the 101 level and above
- Students who do not test into 101 level courses may be eligible to take Fast Track courses so they can receive their LIFE scholarship. For more information on Fast Track contact:

Sharon May

803-822-3612

mays@midlandstech.edu

Outside Scholarship Sources

There are many search engines which can assist students with searching for scholarships. For more detailed information on scholarships visit our website under

Financial Aid Programs at:

<http://www.midlandstech.edu/sfs/>

2. TYPES OF AID (Continued)

GRANTS

A grant is gift aid given on the basis of financial need. A FAFSA must be completed to determine eligibility. Federal and State grants like ACG, CAP, PELL, SEOG, SNBG, and Lottery Tuition Assistance are available to qualifying students. SEOG and SNBG have limited funding.

FEDERAL WORK STUDY (FWS)

This program provides part-time employment to help meet educational expenses. It also encourages community service work and work related to the student's course of study. FWS positions can be on or off campus. Funding is limited. For more information go to:

www.midlandstech.edu/sfs/fwscover.html

LOANS

- Loans are borrowed funds that must be repaid. The student should indicate interest in receiving loan funds on the FAFSA. If you did not indicate interest in loans on the FAFSA but later decide one is needed, submit the Student Loan Form. To print the form go to the *Forms* section at: <http://www.midlandstech.edu/sfs/>
- Stafford Loans are available to students and PLUS loans are available to parents.
- Students and parents may qualify for loans even if they do not qualify for grants.

VETERANS EDUCATIONAL BENEFITS

Those who are veterans, or the immediate dependents of veterans, may be eligible for Veterans' Educational Benefits funded through Federal, State, or Private sources.

- Federal aid: GI Bill & Scholarships
 - State aid: Tuition Waivers for Dependents
 - Private aid: Scholarships
- For more detailed information on veteran's benefits please visit our website at:

<http://www.midlandstech.edu/va/>

3. MAINTAINING AID ELIGIBILITY

All students receiving federal and state financial aid must adhere to the Student Financial Services Office policy on standards of Satisfactory Academic Progress (SAP). The intent of this policy is to ensure that students who are receiving federal and state financial aid are making measurable progress toward completion of a degree or certificate program in a reasonable period of time. If students fail to meet SAP standards they may lose their federal aid, and in some cases, their state aid also.

There are three criteria for determining SAP:

- Student must maintain a cumulative 2.0 GPA.
- Student must maintain a 70% completion rate of all attempted courses.
- Student must complete their program of study within 150% of the hours required to complete their program.

For more information about SAP go to the *Standards of Satisfactory Academic Progress* section at:

<http://www.midlandstech.edu/sfs/>

MTC COST OF ATTENDANCE

Student Living with Parents, In County	
Tuition	\$3,408.00
Fees	\$ 200.00
Room/Board	\$3,127.00
Books/Supplies	\$1,696.00
Transportation	\$1,645.00
Personal	\$1,825.00
Total	\$11,901.00

Estimates based on full time enrollment for the 2009-2010 academic year, fall and spring semesters. For more information go to: <http://www.midlandstech.edu/sfs/cost.html>

REMINDERS

- Submit the FAFSA by the April 15th priority processing deadline. Some awards have limited funding and eligible early applicants have a better chance of receiving them. Early application and submission of all required follow up documents also facilitates receiving awards by the fee payment deadlines.
- Keep all Federal tax returns and W2 forms ready as SFS may request a copy of them if the student is selected for the verification process.
- The Educational Opportunity Center (EOC) will assist students and parents with completing the FAFSA. Contact them to schedule an appointment: 803-822-3749, 800-922-8038 or, eoc@midlandstech.edu
- Requests for documents needed for processing are sent to the student's Campus Cruiser email account. **Do not delay in submitting documents.**
- Changes to enrollment or program of study may result in the reduction or loss of financial aid awards. Please contact SFS before making such changes.

CHECKLIST

- Begin MTC admissions process
- Parents & students apply for PIN
- Complete Federal Tax Returns
- Complete FAFSA
- Read MTC Award Terms and Conditions
- Check MTC Campus Cruiser daily for notices of required documents
- Submit Follow Up documents
- Check MTC Online for Awards



Office of Student Financial Services

**Financial Aid at MTC
Easy as 1. 2. 3.**

Airport Campus Location:

Airport Student Center
Room 254
Fax: 803-822-3666

Beltline Campus Location:

Beltline Student Center
Room 130
Fax: 803-790-7503

Phone: 803-738-7792

Email: asksfs@midlandstech.edu

Website: www.midlandstech.edu/sfs