Your Step by Step Guide

O Step 1

File your FAFSA

- The FAFSA application is available on the web at www.fafsa.gov
- Be sure to list Bucks County Community College school code 003239 on your application.
- Use the IRS Data Retrieval Tool (DRT) to simplify the application and verification process.

O Step 2

Your results will be sent to the email address you supplied on your application. The results will also be sent to the college(s) you have listed on your application.

O Step 3

The student will receive a request for any documents needed to process your aid application. All requests are sent to the student by mail. A student may also view WebAdvisor for any documents needed-click the Communications tab and My Documents will appear, if needed. Check your mail for these requests and submit within the requested deadlines. Failure to submit the required documents will delay the processing of your application.

O Step 4

Financial Aid Office processes your application once application is received and all requested documents are submitted by student and parents, if needed.

O Step 5

An eligible student receives an award letter by mail. This can also be viewed on line on your WebAdvisor Account. If a student is not eligible to receive any assistance, a letter will be sent with the denial reason.

We want you to succeed at BUCKS!

Bucks County Community College is committed to providing equal education and employment opportunities. This encompasses persons in legally protected classifications in regard to race, color, national origin, sex, handicap, sexual orientation, age, religion, disabilities, and Vietnam military veterans. The College provides reasonable accommodations for persons with disabilities in accordance with the Americans With Disabilities Act (ADA). Please call the Campus Coordinator for Equal Employment Opportunity in advance to request or clarify accommodations or to address issues concerning equal opportunities at 215-968-8090. The EEO Office is located in Room 130. Tyler Hall.

The Security Information Report required by the College and the University Security Information Act of Pennsylvania and the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act" of the Federal Government is available on the web, at the Office of Security and Safety, and at other campus locations.

O Step 6

Choose your courses wisely, take courses that lead toward your degree requirements. Be sure take advantage of your financial aid eligibility. Get the most for your money. Complete your degree in the allowable time frame as aid funds are limited. Complete your degree in 2 years, so you can have financial aid eligibility at your next school you choose to attend.

O Step 7

Remember there are requirements to continue to receive aid, please make yourself aware of the Satisfactory Academic Progress Policy.

O Step 8
Have a great semester. We are here to help!

Steps for loan process

Step 1 - Complete a Master Promissory Note.

Step 2 – Complete an Entrance Counseling session.

Step 3 – Complete a Loan Request Form.

Steps 1 and 2 can be completed online: www.studentloans.gov

Step 3 is a form that can be downloaded from our web page at www.bucks.edu/admissions/aid/forms.

Borrow only what you need. Be aware of the lifetime limits to borrowing.



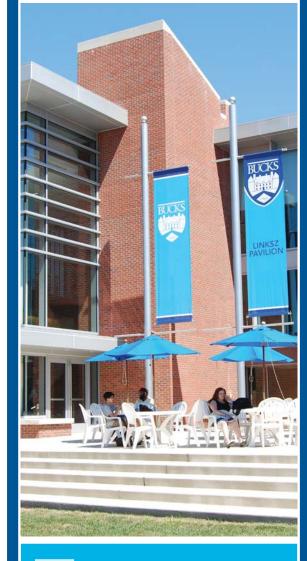
Visit our website at:

www.bucks.edu

Financial Aid Office 215-968-8200 215-504-8522 - fax finaid@bucks.edu

Bucks County Community College Linksz Pavilion • Lower Level 275 Swamp Road Newtown, PA 18940 www.bucks.edu/financialaid

Financial Aid







Financial Aid

Types of Financial Aid

Grants - awarded to eligible students based on financial need and do not have to be repaid. Some of the grants offered at Bucks:

Federal Pell Grants - the Department of Education determines your eligibility using a standard formula. The amount depends on the students EFC and enrollment status. The Pell Grant is available for a lifetime limit of six full time years (600%).

Federal Supplemental Educational Opportunity Grant (SEOG) - available to PELL recipients and early applicants until the funds run out.

PHEAA State Grants - the Pennsylvania Higher Education Assistance Agency offers grants to PA residents. Please see all the grant opportunities at www.pheaa.org. PHEAA has specific eligibility requirements for all aid granted, review all requirements on their website.

Federal Work Study - employment opportunities on and off campus. Work Study is awarded to eligible students who demonstrate need and are seeking employment. Work study earnings do not have to be repaid.

Loans must be repaid with interest and fees.

Federal Direct Stafford Loan (Subsidized) - Loan that must be repaid with interest by the student. Must be enrolled at least half time (6 credits). Interest is subsidized by the federal government while enrolled at least half time. New regulations limit the eligibility period and interest subsidy. For more information please see www.studentloans.gov

Federal Direct Stafford Loan (Unsubsidized) - Loan that must be repaid with interest by the student. Must be enrolled at least half time (6 credits). Student is responsible for the interest while in school.

Federal Parent PLUS Loan - Loan that parent takes out on behalf of the dependent student. Must be repaid with interest. Must be enrolled at least half time (6 credits). Payment begins after the 2nd disbursement to the student.

Additional Opportunities:

The Foundation Office offers scholarships from a variety of private donors and institutional funds. Please view these opportunities on line at www.bucks.edu/scholarships

Frequently Asked Questions

Q. Can I use estimates when completing the FAFSA?

A. Yes, estimate to the best of your ability, but you will be asked to provide the correct/accurate information before we can process your application.

Q. Can I receive aid at two schools at the same time?

A. No, you may only receive aid at one school per semester or during an enrollment period.

Q. What happens if the information I provided on the FAFSA changes?

A. Please view the Special Condition Form to see if you meet the conditions of a special review of your information. www.bucks.edu/financialaid/forms

Q. What expenses can I expect financial aid to cover?

A. Financial aid is for educational expenses. All students are given a budget that consists of tuition, fees, books and supplies, transportation, room and board. It is not likely that your financial aid will cover all your expenses for the year.

Q. How do I purchase my text books?

A. Bookstore vouchers are available for a student if your aid exceeds your charges for that semester. Vouchers will appear on your WebAdvisor account at the start of the semester. The vouchers are to be used starting the first day of the normal semester and have designated expiration date so be sure to make your purchases accordingly. Vouchers are to be used for textbooks and supplies.

Q. Do I have to use my voucher?

A. No, you do not have to use your voucher, if you find textbooks at other locations, you can certainly purchase your books at those reduced prices, and your financial aid refund can be used to replace those out of pocket expenses.

Q. When are refunds issued?

A. Refunds are typically issued after the fourth week of the semester. Enrollment in a modular course(s) can delay your refund. All refunds are mailed to the current address on the system. Please confirm your address is accurate.

Q. Do I have to reapply to receive financial aid every year?
A. Yes, all students must re-apply every academic year. Forms are available beginning in January of the academic year.

 $Q. \, Canguest \, students \, receive \, financial \, aid? \,$

A. No, guest students are not eligible to receive aid, their financial aid is usually processed at the home school. Consult your home school for details.

Q. Why was my record selected for Verification?

A. The Department of Education makes a random selection of verification items. The school could also select students if there appears to be discrepant information on the application and verification documents submitted to the office.

Dates and Deadlines

Submit your Free Application for Federal Student Aid (FAFSA) beginning January 1. Apply on line at www.fafsa.gov

Apply each academic year.

Comply with the deadline dates for PHEAA State grant assistance. August 1, for initial application, May 1 for all remaining years.

Summer aid is available please check our website (www.bucks.edu/financialaid) for deadline dates.

The date you apply and the date you submit all outstanding documents can affect the amount of aid you receive.

Who is eligible for Financial Aid?

US Citizens or an eligible non-citizen with a valid Social Security Number.

If a male, registered with the Selective Service System if you were born on or after January 1, 1960. www.sss.gov

Enrolled in an eligible program.

Must not be in default on a student loan, or owe an overpayment or repayment amount on any federal aid program.

Maintain Satisfactory Academic Progress (SAP) for financial aid. Please review eligibility at www.bucks.edu/admissions/aid/eligibility

Meet eligibility requirements regarding financial aid. See all eligibility requirements at www.bucks.edu/admissions/aid/eligibility

Must be high school graduate or equivalent. An official copy of your high school transcript or official GED scores must be submitted to our Admissions Office in order to receive aid. If you graduated from a foreign high school your transcript must be evaluated by an approved agency. Please review this information listed on our admissions page for all the required information.