

GETTING STARTED GUIDE

STEP 1 Apply to CCC www.clackamas.edu

- You must include your Social Security number on the CCC application.

STEP 2 Apply for Financial Aid

- Apply online at www.fafsa.gov every year.
- CCC's School Code: 004878.
- *Need help?* Visit our FAFSA Lab in Roger Rook Hall. Drop-in Hours: M-Th, 10 a.m.-1 p.m. and 1:30-3 p.m.
- Link taxes electronically by selecting the "Link to IRS" option.

STEP 3 Wait for a myClackamas Email

- Go to: <https://my.clackamas.edu>. Indicates that we have received your FAFSA.
- Gives instructions on the next steps.

STEP 4 Check Your myClackamas Account Weekly

- Click on: My Documents.
 - Complete and submit all documents requested.
 - It may take up to 12 weeks to review your file. *Additional information may be requested.*
 - Results are posted in your myClackamas email once your file is reviewed.
 - Accept or reject your award letter online. *To receive loans, go to: www.studentloans.gov.*
- Complete: Entrance Counseling for CCC and a Master Promissory Note (MPN).

2016-17 FINANCIAL AID RECOMMENDED DEADLINES

Summer Term 2016: March 28, 2016

Fall Term 2016: June 20, 2016

Winter Term 2017: September 26, 2016

Spring Term 2017: January 9, 2017

Dates and Deadlines

- Beginning Jan. 1st, 2016, submit your Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.
- Apply once each year you wish to receive financial aid.
- CCC's academic year begins summer term and ends spring term.
- Students who apply early may be eligible for additional grant funding such as Supplemental Educational Opportunity Grant (SEOG) and Oregon Opportunity Grant (OOG).

Your FAFSA filing date and the date you submit all required forms/documents can affect the amount of financial aid you are awarded.

CONTACT US

Email: finaid@clackamas.edu

Drop-in Hours: M-F, 11-1 p.m. & 2-4 p.m.

FAFSA Lab: M-Th, 10 a.m.-1 p.m. and 1:30-3 p.m.

Cougar Call Center: 503-594-6100



2016-17 Financial Aid Guide

Office of Financial Aid and Scholarships

Roger Rook Hall
19600 Molalla Avenue, Oregon City, OR 97045

Cougar Call Center: 503-594-6100 Fax: 503-722-5864

Email: finaid@clackamas.edu

All emails must include your full name and student ID number

www.clackamas.edu

PLAN AHEAD

The financial aid process can take several weeks. When you register for classes, you assume full responsibility for all charges you incur.



TYPES OF FINANCIAL AID

Grants: Need based aid that does not need to be repaid.

- **Federal Pell Grant** – Based on financial need, cost of attendance, and enrollment level. Maximum award for 2016-17 is \$5,815. Lifetime eligibility is limited to six years (600%).
- **Oregon Opportunity Grant** – Available to Oregon residents. Funding is contingent on student eligibility, FAFSA submission deadlines, and availability of state funds.
- **Oregon Promise** – The state is launching its Oregon Promise program—offering new high school graduates and GED recipients an opportunity to have some or all of their community college tuition covered. Grants are for students entering a community college in Oregon in Fall 2016.
- **Supplemental Educational Opportunity Grant** – Federal grant awarded to Pell grant recipients who are enrolled in at least six credits and who have applied early.

Scholarships: CCC awards more than \$600,000 in scholarships annually. For more information, visit www.clackamas.edu/scholarships/. For additional opportunities, visit www.fastweb.com, www.finaid.org or www.getcollegefunds.org.

Federal Work Study: Provides part-time jobs for students with financial need who are taking at least six credits. Program encourages community service work and work related to student's course of study.

Federal Direct Subsidized Loan: Loan that must be repaid with interest by the student. Loan is made to eligible students who demonstrate financial need. Must be enrolled in at least six credits. While enrolled in six or more credits, interest is subsidized by federal government. For more information, visit www.studentaid.ed.gov.

Federal Direct Unsubsidized Loan: Loan that must be repaid with interest by the student. Must be enrolled in at least six credits. Student does not have to demonstrate financial need to be eligible.

Student is responsible for paying the interest during all periods. Unpaid interest will accrue and capitalize.

Federal Parent PLUS Loan: Loan taken out by parent of a dependent student. Must be repaid with interest. Student must be enrolled in at least six credits.

ELIGIBILITY REQUIREMENTS FOR FINANCIAL AID

- Be a U.S. citizen or an eligible noncitizen with a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- Be enrolled as a credit student in an eligible degree or certificate program;
- Be enrolled at least half-time to be eligible for Direct Loan funds;
- Maintain satisfactory Academic Progress (SAP) by having a minimum 2.0 cumulative GPA and completing at least 67% of your attempted credits (called pace);
- Sign statements on the Free Application for Federal Student Aid (FAFSA) stating that:
 - you are not in default on a federal student loan and do not owe money on a federal student grant; and
 - you will use federal student aid only for educational purposes; and
 - show you're qualified to obtain a college education by:
 - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate or a Modified high school diploma; or
 - completed a high school education in a homeschool setting approved under state law.

FREQUENTLY ASKED QUESTIONS

Q: When will I receive my award letter?

A: After you have submitted all of the requested forms/documents in your My Documents link, the processing time for an award letter may take up to 12 weeks. When you receive notification your award letter is completed, you must accept/reject your offer of aid online.

Q: How do I obtain an IRS Tax Transcript?

A: To obtain a 2015 IRS Tax Return Transcript, go to www.irs.gov, under the Tools heading on the IRS homepage, click "Get Transcript of Your Tax Records." Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript."

Q: What is "Verification"?

A: Verification is a process where the government randomly selects individuals for the school to verify the information on the FAFSA. The school is required to complete this process before financial aid can be awarded.

Q: When will I receive my financial aid money?

A: Generally, funds will be disbursed 1-2 weeks after the student accepts their award online. Funding for a new quarter/term begins on the first day of the term.

Note: First-time loan borrowers are subject to a 30-day delay before their first disbursement. In addition, one-term loans must have split disbursements. The first half is disbursed at the beginning of term, and the second half at the midpoint of the term.

Q: What do I do if I want to transfer?

A: If you are receiving federal financial aid, and you want to transfer to CCC, log on to your FAFSA online and add CCC (004878) to the school information section. Don't forget to submit the correction for processing.