

STUDENT FINANCIAL AID



Student Financial Aid and Scholarships

Paying for college can be one of the toughest parts of getting to graduation – but it shouldn't prevent students from achieving their goals! Cuyahoga Community College (Tri-C®) offers many payment options, including grants, scholarships, student loans, and public benefits.

Tri-C maintains a full-service Student Financial Aid and Scholarships office on each campus. This office is dedicated to helping students navigate financial aid options to pay for their college expenses.

Student financial aid may be available for an entire academic year or for part of the year. Students may only use financial aid at **one** institution per semester.

Check out Financial Aid TV, a collection of video clips providing quick answers to common questions.

Financial Aid Workshops and Events

The Student Financial Aid and Scholarships office hosts virtual and in-person workshops throughout the academic year that are geared toward assisting students with completing the FAFSA application, learning about financial aid policies and applying for scholarship opportunities at Tri-C.

Financial Aid Application Procedures

Students applying for financial aid must complete the Free Application for Federal Student Aid (FAFSA) online. Obtain complete information about procedures and the financial aid application process on the Student Financial Aid and Scholarships web page.

Students are strongly encouraged to complete the FAFSA and all required verification documentation at least eight weeks prior to the priority deadlines listed below:

Summer Session	May 1
Fall Semester	July 1
Spring Semester	December 1

Financial Aid Options

State Grant Program

The state of Ohio invests significant resources in a wide array of programs. Visit the Ohio Higher Ed: University Systems of Ohio website for the following grants and scholarships to see if you qualify. Awards are based on many factors, such as academic merit, areas of study, military status and financial need.

- Choose Ohio First
- Nurse Education Assistance Loan Program

- Ohio College Opportunity Grant
- Ohio Education and Training Voucher Program
- Ohio War Orphans Scholarship
- Ohio Safety Officers College Memorial Fund
- Ohio Third Frontier Internship Program

In order to qualify for participation in these programs, students must complete the Free Application for Federal Student Aid (FAFSA), which determines eligibility for the above-mentioned grant programs. As such, all students must complete a FAFSA to be considered for federal and state financial aid programs.

Ohio College Opportunity Grants

Additionally, students who qualify for the Ohio Education Training Voucher, funded by the Foster Care to Success, are also eligible for the state grant based on financial need throughout the academic year. Community college students who receive the Pell Grant but may have exhausted all or part of the Pell Grant within an academic year may be eligible to receive the Ohio College Opportunity Grant from the Ohio Department of Higher Education to enroll in the summer term.

Federal Programs

In addition to the financial aid policies outlined by Tri-C, there are basic eligibility criteria established by the U.S. Department of Education that students must meet to receive federal financial aid. These include but are not limited to being a U.S. citizen or an eligible noncitizen, being enrolled in an eligible program for the purpose of obtaining a degree or certificate, and having a high school diploma from an accredited high school or the equivalent. Tri-C requires that students provide official transcripts or acceptable proof of high school completion to be considered for financial aid.

Pell Grant

Federal Pell Grants are usually awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate or professional degree. A Pell Grant, unlike a loan, does not have to be repaid. Students cannot receive a Pell Grant from more than one school at a time. Students can apply for the Pell Grant by completing the FAFSA.

Students may be awarded the Pell Grant based on annual income, household size and other factors as determined by the Federal Methodology used to calculate all financial aid eligibility. Eligible students can receive the Pell Grant for no more than 12 full-time semesters or the equivalent (roughly six years). This is known as Pell Grant Lifetime Eligibility.

The award amount can change yearly. The maximum Pell Grant award for the 2024-2025 award year is \$7,395. Award amounts are based on the Student Aid Index (SAI) determined by completion of the FAFSA and enrollment status (credit hours enrolled each semester).

Students may also be eligible for Year-Round Pell, in which they may receive up to 150% of their annual Pell Grant award. To take advantage of Year-Round Pell, students must be enrolled full time in the fall and spring semesters and enroll in at least one credit hour for the summer semester.

Federal Supplemental Educational Opportunity Grants

The Federal Supplemental Educational Opportunity Grant (FSEOG) program provides grants to students who demonstrate exceptional financial need to help meet postsecondary education costs. Students must be eligible for the Pell Grant. FSEOG recipients are eligible to receive awards from this program for the period required to complete their first

undergraduate bachelor's degree. Students apply for FSEOG funds by completing the FAFSA. The awards are contingent on the availability of funds. Students who may be eligible for this program are encouraged to complete the FAFSA as early as possible each year to ensure full consideration.

Federal Direct Student Loan Program

Loans provide financial assistance for educational expenses, but unlike grants or scholarships, they must be repaid with interest. There are several types of Federal Direct Loans (subsidized, unsubsidized and PLUS), each with individual eligibility requirements. In general, students must be enrolled at least half-time (six credit hours) to borrow loans and maintain satisfactory academic progress in their course program of study. Loan repayment is not required until six months after a student graduates, leaves school or drops below half-time enrollment.

To be considered for Direct Loans, students must complete the FAFSA and the Loan Request Form in *my Tri-C space*. First-time borrowers will also need to complete a Master Promissory Note and Entrance Counseling with the U.S. Department of Education.

Federal Direct Loans are awarded based on several factors, including dependency status, year in college, cost of attendance and financial need. Students who have reached their lifetime aggregate loan limit (loan maximum) are not able to borrow additional Federal Direct Loans.

Parents may also choose to borrow a PLUS Loan for eligible students. PLUS Loan applications are available at any Student Financial Aid and Scholarships office and are awarded based on an approved credit check, requested amount and cost of attendance.

Students who are not offered Federal Direct Loans on their financial aid award may check with the Student Financial Aid and Scholarships office to inquire about their eligibility for the program.

Federal Work-Study Program

The Federal Work-Study (FWS) program allows eligible students to work and earn money while enrolled in college. Part-time positions of up to 20 hours per week are available on and off campus. Participating students will receive a biweekly paycheck based on hours worked. Students can participate in the FWS program by completing the FAFSA and applying for available work-study positions.

Award amounts can vary based on the availability of funds and a student's financial need, with a maximum of \$7,500 for the 2024-2025 award year. Students must be enrolled at least half-time (six credit hours), be selected for a position, and pass a background check to participate in the FWS program. Students who are not offered FWS on their financial aid award may check with the Student Financial Aid and Scholarships office to inquire about their eligibility for the program.

Changes to Financial Aid Awards

Students must notify the Student Financial Aid and Scholarships office of any other aid they will receive, including remission of fees, tuition assistance and scholarships from other sources. If a student receives institutional or external awards, the financial aid award may be revised.

If a student's financial aid changes, they will receive an email notification that awards were revised. Every effort will be made to adjust a student's aid prior to the disbursement of funds. In some cases, our office may have to return federal or state funds a student receives that exceed financial need. This could result in the student owing a balance. We

reserve the right to review and revise a financial aid award due to the following circumstances:

- Available funding change
- Student's FAFSA information adjustment
- Revisions that affect a student's eligibility for awards
- Student's enrollment modification
- Changes resulting from the verification process
- Additional sources of financial aid are received by the student
- Correction of errors

Additionally, a change in financial aid awards may also be a result of students' compliance with Financial Aid Policies.

NOTE: A student may request a review of aid eligibility if the family's financial situation has changed since filing the FAFSA. Students may meet with a financial aid advisor to discuss changes to their financial situation.