

Complete Your Free Application for Federal Student Aid

1. Got to Studentaid.gov and choose the Apply Now button

- If this is the first time you're filing a FAFSA, you must create a Federal Student Aid ID (FSA ID) to manage your account and information. For more information, please see the "Creating An FSA ID" guide
- If you've filed a FAFSA before, choose the Log In button to continue

2. Follow the Prompts to log in and begin your FAFSA

3. Complete each section

- Student demographics: Including social security number and driver's license (if you have one)
- School section: Edison State (ESCC) School Code (OPEID): 0127500
- Dependency Status: a series of questions that determines if you will be required to provide parent information
- Parent/Custodian Demographics (dependent students only): Parent's marital status, marriage date, birth date, and social security number
- Parent/Custodian financials (dependent students only): Tax information pulled electronically from the IRS or entered from parent's 1040 and associated schedules
- Student financials: tax information pulled over electronically from the IRS or entered from the student's 1040 and associated schedules
- Sign and submit: Read signature page and sign with FSA ID. Dependent students: Parent will also create an FSA ID and will complete their section and signature process

4. Confirmation page is available to review and print

- The Department of Education will notify you in 1-3 business days regarding the processing status of your FAFSA.
- Edison State will notify you via email and/or mail:
 - When your FAFSA is received by our institution
 - If additional information or documentation is needed
 - When your financial aid award offer is ready
 - If you are ineligible for Federal Pell Grant Funding and other opportunities for funding
- Once you apply to ESCC, all communication from the Financial Aid Office will go to your student email

FSA ID Login Information

Email/Username: _____ Password: _____

Challenge Answer #1: _____ Challenge Answer #2: _____

Challenge Answer #3: _____ Challenge Answer #4: _____

Other important login information: _____

Special and Unusual Circumstances

Occasionally, there are situations that cannot be accurately reflected in the FAFSA form due to a financial change since the filing of taxes two years prior or a significant household change. If you or your family had a change in your finances (decrease, lump sum payments, etc) or marital status (separated, divorced, widowed) you may have a special circumstance. With proper documentation of your situation, Edison State's Office of Financial Aid can assist in making updates to your FAFSA to more accurately reflect your current ability to pay for post-secondary education.

A student's dependent status is also an area of professional judgement for financial aid offices. If there is an extenuating circumstance that prevents you from obtaining your parent(s) information by reasonable means, you may be considered an independent student through unusual circumstances. Situations include, but are not limited to: homelessness, death of only parent or both parents, parents are mentally or physically incapacitated, incarceration, domestic violence/CPS involvement, court orders of protection, etc.

For more information, questions, or to set-up a meeting please reach out directly: 937.778.7898 or financialaid@edisonohio.edu.

Your Financial Aid Award

Financial aid awards offers are viewable on your financial aid self-service section. MyESCC → Financial Aid → Review my award letter. All awards are initially calculated for full-time attendance (12 or more credit hours per semester); amounts will be adjusted according to your actual enrollment.

Grant Programs and Process

Each student is automatically awarded any federal grants for which they qualify. Unlike student loans, grants do not have to be paid back. The only exception to this is if a student totally withdraws during the term. For more information, please review our Return to Title IV Funds Policy found at www.edisonohio.edu/forms under Important Information.

Student Loan Process

ESCC is diligent in minimizing student loan debt by connecting with students through a secondary process. Loan funding can be applied for by submitting the Federal Student Loan Request Form to the Office of Financial Aid. When completing this form, students are given the Borrower's Rights and Responsibilities as a means of understanding the long-term impact and commitment when choosing to take out student loan funding. Although loans may seem burdensome, they are sometimes necessary to subsidize your education and associated costs. The form and other important information can be found on our website at www.edisonohio.edu/forms.

There are two different types of loan funding available:

Subsidized loan: Eligibility is based on financial need; the U.S. Department of Education pays the interest while you are in school at least half-time (6+ credit hours).

Unsubsidized loan: Eligibility is not based on financial need; interest accrues on this loan while you are in school, during grace periods, and during deferment or forbearance periods.

Loan funding is for those students with a minimum of 6 credit hours. In addition, loans do not go into repayment until the student:

1. Graduates
2. Stops attending/withdraws and does not reenroll for the upcoming semester
3. Drops below 6 credit hours during fall or spring semester

When the student reaches one of the above three situations, they may use the one-time grace period which delays repayment for up to six months of time. Once repayment begins, the student is encouraged to work with their loan servicer to determine which payment plan is best for them, including various income-based options.

***Interesting fact: Federal student loans do not look at credit scores for eligibility. Only Parent PLUS loan funding requires a credit check!*

Paying for Tuition, Fees, and Books

Grants and loans are applied directly to your tuition and fees. Scholarships and other funding sources apply to any charges for which they are allocated. For example, some scholarships are for books only where others can pay for tuition, fees, and books. To see how your awards are applying toward your charges, go to MyESCC → Student Finance Self-Service.

On your MyESCC Student Finance Self-Service there is a breakdown of all registered courses, any associated fees, and how much of the funding you are eligible to receive. After tuition and fees are covered, any excess funding will display as a negative number prior to disbursement. The amount displayed as a negative number can be utilized in the bookstore. If the number is not negative or \$0, then a balance is owed to ESCC. Payment plans can be set-up through MyESCC!

If you have a negative number in your Student Finance Self-Service, this is the amount of funding you can utilize in the bookstore, eCampus. Two weeks prior to the start of classes, the purchasing period opens. This means, your extra funds will be available to use through eCampus to purchase any required course materials and supplies; this can include books, access codes, a laptop, paper, binders, scrubs, etc.

To use these funds, log in to eCampus with your ESCC credentials and select shop by schedule. Your class list will populate with all of the required and recommended materials. When done adding items to your cart, proceed to check out. Any excess funding will be available to select as a "book voucher" in the payment method section of the purchasing process.

Please note, if you choose to use a rental book, a credit card number will still need to be added to the order. This card is only charged if you do not return the rental book or if you are spending more than your listed book voucher amount. For example, if you have \$500 in book voucher funding, but you're getting a rental book with charges totaling \$630, your card will be charged \$130 on the day of purchasing. For issues with eCampus, contact their customer service center at 1.859.209.6958 or bookstore@ecampus.com

Disbursements and Refunds

Credit balances will be issued to you in a refund check within 14 days of disbursement. Disbursements are typically the 15th day of the term. However, check with the Office of Financial Aid if you would like to know more specific information about the disbursement of your aid funding.

Refund checks are sent via mail to the address on file. Not sure if we have the correct address? Call 937.778.7850 and a College Resource Specialist can assist you.

Scholarship Process

The generous Edison State scholarships are offered through Edison State Community College and the Edison Foundation. Beginning November 1 through March 1, you can complete the application at edisonohio.edu/apply. Other scholarship resources can be found at: www.edisonohio.edu → Paying for College → Scholarships → Additional Scholarship Resources. This document houses over 15 pages of scholarship opportunities!

Notes: _____
