

Applying for Financial Aid

To ensure your application is processed prior to the quarter you start, you should complete all steps listed below at least 12 weeks before the start of the quarter to allow time for the office determine your eligibility.

Step 1: 2009-2010 FAFSA (Free Application for Federal Student Aid):

(a) First request a PIN at www.pin.ed.gov for student and parent electronic signatures; then (b) apply on the web at www.fafsa.ed.gov (*this is quickest with a PIN*).

• Shoreline CC's Federal School Code:

003791 Shoreline Community College

Step 2: 2009-2010 DATA SHEET:

The Financial Aid Data Sheet is available in the office or on Shoreline's web site at: www.shoreline.edu/financialaidforms.htm.

Step 3: OTHER REQUIRED DOCUMENTS, IF NEEDED:

After reviewing your application, additional documents might be required to complete your file and determine eligibility. Examples include copies of your and your parents' Federal Income Tax Return and W-2 forms, proof of citizenship status or other forms. Shoreline forms are available in the office and on Shoreline's web site (above).

Step 4 (optional): ***If you want to borrow a student loan, a separate form and additional steps are required. The form and information are available at www.shoreline.edu/financialaid, Forms, the **Direct Loan Request Form 2009-10** and **Student Loan FAQs**.

Step 5: IF YOU ARE PURSUING A TRANSFER DEGREE:

If you are pursuing a transfer degree and have earned credits at other colleges, you must request that Admissions evaluate your prior academic transcripts completed within the past 10 years. Have your official transcripts sent to the Admissions office at Shoreline.

- Evaluation forms are available in the Financial Aid office, or on the web at: www.shoreline.edu/financialaid, Forms "Transfer Degree Request for Transcript Evaluation." The evaluation process can take 3-4 weeks.

Step 6 ADMISSIONS:

You must apply for admission to our college. This is a separate application process. Apply on the internet at: www.shoreline.edu, choose "Apply Now"; or the forms are available at the Information Desk of the 5000 Building. For more information, contact Shoreline's Admissions office at (206) 546-4621.

Your file completion status: After you are admitted and have your student ID number, information about documents needed to complete your financial aid file is at: www.shoreline.edu; Current Students; Enrollment Services; Financial Aid Status.

**Recommended Financial Aid
File Completion Date:**

April 30, 2009

1) After this date students can still receive aid and are encouraged to apply; completed files are reviewed in date order.

2) Funds are awarded as they are available

3) After April 30 students should complete all steps in the process 12 weeks before the quarter starts; after that date students should plan to pay for tuition and books with their own funds until aid is available. **12 weeks prior: Quarter starts:**

Fall 2009	06/23	09/23
Winter 2010	10/04	01/04
Spring 2010	12/29	03/29

4) The option to defer payment of tuition is available to eligible students, requires a complete file; the office can then determine eligibility.

For a file to be complete:

(a) FAFSA must be processed by the federal processor; (b) valid FAFSA results must be received by Shoreline; and (c) all other documents must be submitted to the office.

To receive the maximum amount of your aid eligibility, complete all steps by April 30, 2009.

IMPORTANT NOTES:

- keep your mailing address current
- students choosing not to attend should withdraw to avoid repayments
- loan requests require a separate form
- apply for aid early each year; the '10-11 FAFSA available after Jan. 01

'09-10 Loan Deadline: 05/14/10

To borrow a student loan for 2009-10, students must complete their financial aid file and all Direct Loan application steps, including entrance counseling and the electronic Master Promissory Note (eMPN) by this deadline or at least 12 weeks prior to the last day of their enrollment.

- Loan requests require a separate form.
- Loan Processes on the Web, with PIN
 - Entrance Counseling: www.dlserver.ed.gov
 - Electronic Master Promissory Note (with PIN): <http://dlnote.ed.gov>

(over for more information)→

Types of Financial Aid *(Actual awards vary depending on eligibility and availability of funds)*

Full-time = 12⁺ credits ¾-time = 9-11 credits ½-time = 6-8 credits less-than-½-time = less than 6 credits

GRANTS—Need-based financial aid that does not have to be repaid; available to students who have not already earned a bachelor's degree; approximate **maximum amounts per academic year** and enrollment criteria:

Federal Pell Grant	\$976 –5,350	Enrollment in at least 6 credits; some might be eligible at less than 6
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$100 –1,300	Enrollment in at least 6 credits
Federal Academic Competitiveness Grant	\$750 –1,300	Enrollment in at least 12 credits; must be receiving Federal Pell Grant
WA State Need Grant	\$109 –2,690	Enrollment in at least 3 credits; state residents; residency criteria
Shoreline Grant	\$100 –1,500	Enrollment in at least 6 credits; state residents
Tuition Waiver	\$100 –1,500	Waiver of tuition; enrollment in at least 6 credits; state residents

LOANS—Financial aid that must be repaid with interest; **require a separate application**; must enroll in at least 6 credits

Subsidized Direct Student Loan	\$3,500 – 4,500	Federal; based on “need” eligibility for financial aid; 0.5% loan fees; 6.0% maximum interest; taxpayer subsidized (interest paid while enrolled); after earning 45 credits in program, eligibility can increase to \$4,500 per year
Unsubsidized Direct Student Loan	\$2,000 – 6,000	Federal; <u>not</u> based on “need” eligibility for financial aid; 0.5% loan fees; 6.8% maximum interest which accrues to students while enrolled
Nursing Student Loan	up to: 2,500	Federal; based on “need” eligibility for financial aid; 5% interest; for students in Shoreline’s Nursing program; taxpayer subsidized (interest paid) while enrolled
Direct PLUS Loan (for parents)	<i>cannot exceed SCC’s Cost of Attendance</i>	Federal loan available to parents of dependent students; <u>not</u> based on “need” eligibility for financial aid; 2.5% loan fees; variable interest rate, 7.9% maximum

EMPLOYMENT—Money earned from part-time work, on or off campus; must enroll in at least 6 credits

Work Study (Federal and State)	\$900 - 4,500	Based on “need” eligibility for financial aid, to seek part-time employment while in school; students paid for actual hours worked; not to exceed 19 hours per week
--------------------------------	---------------	---

Cost of Attendance—is determined using estimated average expenses for three quarters and actual tuition costs. For the 2009-2010 academic year, below are the average estimated costs for a WA state resident, attending full-time for three quarters. Living expenses will vary according to lifestyle choices.

	Living With parents or relatives	Living Away from parents or relatives
Tuition & fees (12 credits)	2,715	2,715
Books & supplies	972	972
Rent/food/utilities	2,730	8,460
Transportation	1,344	1,176
Personal & miscellaneous	<u>1,674</u>	<u>2,040</u>
Estimated TOTAL	\$9,435	\$15,363

Determining Financial Aid Eligibility—eligibility for all aid is based on the FAFSA, the federal formula and process. All students needing financial assistance are encouraged to apply. Eligibility is determined by calculating the difference between the cost of attendance (estimated average expenses, used for WA state), and what the student and family are expected to contribute. The “Expected Family Contribution” (EFC) is determined by the established federal formula using the information on the FAFSA.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution (EFC, from FAFSA)} \\ = \text{Financial "Need" (eligibility for aid)} \end{array}$$

Files are evaluated and aid is awarded based on the date the file was completed (all required items received). The first priority is to help students pay for tuition and books. Based on your application, you might need to provide additional information.

Satisfactory Academic Progress requirement—Maintain 2.0 cumulative grade point average (g.p.a.); complete the required credits quarterly and finish program within maximum limit. Students are strongly encouraged to focus on required classes for program and meet regularly with advisor. Program Planning Sheets are at www.shoreline.edu/planning.html or in Advising, room 5229. The complete policy is available in the office or at www.shoreline.edu/financialaidforms.htm.

Important Additional Notes

- Shoreline participates in study-abroad programs approved for academic credit. Eligible students may receive financial aid through the grant and loan programs offered at Shoreline.
- ESLAB and ABE classes are not eligible for financial aid; aid is only available for eligible credits.
- Financial aid policies and other information are available in the office and at www.shoreline.edu/financialaidforms.htm.
- Financial Aid staff are available to assist. Students with questions are encouraged to contact the office. Students may come in 5245 (5000 building), call (206) 546-4762, or email: finaid@shoreline.edu; calls are returned within one business day, e-mails require longer. Please be patient, as telephone traffic can be very busy at times.

Students should have their own funds and plan to pay for their initial expenses (such as books and supplies) as financial aid checks are not mailed until a few days prior to fall, winter and spring quarters and after July 01 in summer quarter. After tuition and fees are paid, checks for funds remaining will be mailed if students have first paid all outstanding debts to the college and registered for enough credits (not just on a wait list).

This publication is available in alternate formats by contacting the Financial Aid Office or the Services for Students with Disabilities Office at (206) 546-4545. Shoreline Community College provides equal opportunity in education and employment and does not discriminate on the basis of race, color, national origin, religion, sex, disability, sexual orientation or age in its program and activities.