

Financial Aid Myths and Facts

Myth 1 It's okay to wait until I've enrolled in classes to apply for financial aid.

FACT → You must complete the financial aid application process before the due date of the quarter you plan on attending. **APPLY EARLY!** The financial aid process can take several months. If you apply late, you must plan to pay for tuition, fees, and books from your own funds once you register.

Myth 2 Financial Aid is the only way to pay for school.

FACT → Financial Aid is one way to pay for school. Our college offers scholarships in the Foundation Office. There are other ways to pay for school, including scholarships, loans, volunteer programs such as *Americorps*, and serving in the military. We even have a payment plan.

Myth 3 Only students with the best grades qualify for financial aid.

FACT → Most financial aid is "need based" where you are awarded based on your family's ability to pay for college. However, once you receive financial aid, you must complete all classes and maintain a quarterly GPA of 2.0 or better.

Myth 4 I can't apply for financial aid if my parent is not an U.S. citizen.

FACT → You have to be an U.S. citizen or an eligible noncitizen with a Social Security Number. However, if your parent is not a U.S. citizen, you can still apply for financial aid.

Myth 5 There's not a lot of Financial Aid available.

FACT → Two-thirds of students who apply receive some form of aid.

Myth 6 I plan to attend college part-time, so I won't be eligible for financial aid.

FACT → Financial aid is available for some grants if you enroll in less than full-time (less than 12 credits). Contact the Financial Aid Office to confirm your awards and ensure your awards have been adjusted.

Myth 7 Once I finish the FAFSA, I'm done with the financial aid application process.

FACT → There are other steps you will have to take after filling out the FAFSA, such as reviewing your SAR (Student Aid Report), and filling out documents to give to the Financial Aid Office. Make sure to visit the Financial Aid Office to check on your financial aid status. You are not done until all the forms are turned in.

Myth 8 Financial Aid is all loans.

FACT → Our college does not include loans in our financial aid packet. SSCC's financial aid awards consists of federal and state grants (money you don't pay back if you complete your classes), and work-study.

