



GLENDALE COMMUNITY COLLEGE

A Maricopa Community College

6000 W. Olive Ave. • Glendale, AZ 85302

Phone (623) 845-3366

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www.gccaz.edu/financialaid

School Code: 001076

Financial Aid Office Hours:

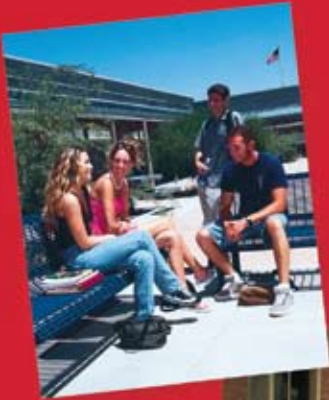
Monday – Thursday

8:00 a.m. – 7:30 p.m.

Friday

9:00 a.m. – 5:00 p.m.

(closed Fridays during the Summer)



Financial Aid Application

Fall 2008 • Spring 2009 • Summer 2009

Which semesters are covered and when should I apply?

There are **two deadlines** that you must be aware of when applying for Financial Aid.

Priority - Deadline to receive your award prior to the start of semester classes. All required documentation must be received by this date to qualify.

Deferral - Deadline for deferment of tuition and fees, pending receipt of your award. All required documentation must be received by this date to qualify.

Priority deadlines are to help you plan. Apply as soon as possible after January 1st. If corrections are needed, allow additional processing time.

Students who submit all required documentation by the **Fall Priority Deadline** will be given first consideration for Federal Work Study (FWS), Supplemental Education Opportunity Grant (SEOG), Leveraging Educational Assistance Partnership (LEAP), and Maricopa Grant funds. These are very limited funds.

To meet a deadline, the GCC Financial Aid office must receive valid **Electronic Federal Data (SAR) and ALL requested documents, completed and signed.**

If any documentation is missing by the designated deferral deadline, you will be responsible for paying all educational expenses by the payment due date listed on your Student Invoice. You will be reimbursed upon completion of your financial aid file and approved eligibility. For more details, please visit www.gccaz.edu/finaid.

Rejected results received from the processor requesting additional information or sending the application by these dates does not meet the deadline.

FALL 2008 (August–December)
Priority - April 25, 2008
Deferral - July 24, 2008

SPRING 2009 (January–May)*
Priority - October 31, 2008
Deferral - November 28, 2008

SUMMER 2009 (June–July)*
Priority - April 10, 2009
Deferral - April 24, 2009

*Applies **only** to new applicants

Check deadlines and respond promptly.

Don't wait! It is to your advantage to complete the FAFSA and file early!

How do I apply?

Complete the Free Application for Federal Student Aid (FAFSA).

Electronically – at www.fafsa.ed.gov or: on our GCC site hot-link at www.gccaz.edu/finaid.

To sign your FAFSA electronically you must apply for a PIN. Results of an electronically signed application may be received from the processor within 72 hours. Or

You must print and mail your signed signature page to the processor. These results may take up to three weeks to be received from the processor.

Or

Paper Application – Contact the Federal Student Aid Processor at 1 (800) 4-FED-AID to request a paper application. These results may take four to six weeks to be received from the processor.

What information is required to complete my financial aid file?

As documents are submitted and reviewed, additional documentation may be required to prove your status and complete your file. All documents should have your name, social security number, **and** be **signed** by you and your parent(s) or spouse, as applicable. This includes:

- **Electronic Federal Data or SAR (Student Aid Report).** You will receive an electronic confirmation or a SAR, an ORANGE document, from the processor. If GCC is listed, we will receive your results electronically. An "Official" EFC is required. Corrections to data is your responsibility. Your file will be incomplete without official processed results.
- **Student Information Form.** You must complete and submit this form to the Admissions Office.
- **Selective Service Registration.** If not confirmed by processor, provide registration number or proof of exemption from requirement. You can select to register on the FAFSA, SAR, online at www.sss.gov, or the post office. Proof of exemption can be requested online or by calling 1-888-655-1825 or 1-847-688-6888.

- **Ability to Benefit.** If requested, provide high school diploma, GED or passing placement test scores.
- **Verification.** If selected by the processor or institution, you must provide:
 - **Verification Form** provided by the GCC Financial Aid Office.
 - **2007 (signed) Federal tax returns, W-2 forms, and ALL schedules** for you, your spouse (if married), and your parent(s), if their information was required. You can obtain your tax transcript from the IRS by calling 1-800-829-1040.
- **Independent Student Status.** If you are under 24, provide your dependent's birth certificate, military discharge papers, marriage license, or other documentation requested.
- **U.S. Citizenship or Eligible Non-citizen.** If not confirmed by processor, provide birth certificate or immigration document.
- **Eligible Program.** Must be pursuing a course of study approved by the Department of Education.

How long does it take to find out what I am eligible to receive?

File evaluation begins late April after we receive ALL required results and forms.

Approximately two months are required to complete the application process. This time varies throughout the year. As the beginning of classes approach, our volume increases and the evaluation process takes longer. Errors or inconsistencies can also slow the process.

After your file is evaluated, we send a *Financial Aid Award Notification* (a.k.a. Award Letter) based on your eligibility and responses from the FAFSA about loans and work-study.

When you receive an Award Letter:

- Read it and any enclosed information, then keep it for your records.
- Follow **any** enclosed instructions.



How will my financial aid be paid?

After you receive an *Award Letter*, your enrollment and continued eligibility are reviewed before each payment. Payments are then posted to your student account and any remaining monies, after school charges are deducted, are sent to you by mail beginning seven days before the start of the semester.

After the semester begins, as your *Award Letter* is sent, it takes approximately seven days for any remaining grant checks to be mailed.

This **seven-day time frame** also starts after we receive a "notice of funds" for EFT Stafford Loans from the guaranty agency.

NOTE: Please keep your current name and address on file with the Admissions and Records office.

- **All loans are disbursed in two (2) payments**, including one-semester loans. The 1st payment is scheduled for the beginning of the loan period, and the 2nd payment is scheduled halfway through the loan period. You must complete the on-line Exit Counseling Session before your second payment will be mailed. The Exit Counseling Session is available on the web at www.gccaz.edu/finaid/studentloans.

- **Federal Work-Study (FWS) funds must be earned by working at on-campus positions.** FWS and non-EFT Stafford Loan checks do not credit your account.

- **If you are charged out-of-state tuition, your financial aid may not cover your debt.** Contact the GCC Admissions and Records Office for information about reduced tuition rates for six or less credits.

- **Enrollment or program changes, or late-starting classes may cause disbursement delay.** You need to register for the required hours on your *Award Letter* or request an award revision. If you have classes with starting dates **after** the first week of the semester, funds for the late-starting classes will be credited and released within seven days **after** classes begin.

- **Awards will be increased or reduced for ALL changes in enrollment** on or before the last date of late registration/schedule adjustment:

August 29 for Fall 2008
January 23 for Spring 2009

After these dates, awards will be reduced for:

- cancelled classes*
- 100% tuition refunds*
- non-attendance*
- withdrawals with last date of attendance through 8/29/2008 for Fall or 1/23/2009 for Spring

*Including classes with start dates after late registration

- **Consortium Agreements must also be completed** by the late registration dates listed above to be included for Fall and/or Spring semester funding.



Your timely response will help expedite the financial aid process.



Will I have a 30-day delay for a *Stafford Loan*?

Loan disbursements are delayed until the 31st day of the semester **unless** you have:

- A prior *Stafford Loan*, or
- Successfully completed the first 30 days of your program at GCC.

Transfer students may request a prior coursework evaluation by the GCC Records Office. This is not required, however it may help to avoid a 30-day delay or to increase eligibility based on grade level limits.

Coursework transfer evaluation **requires** your **written** request, even if you have academic (grade) transcripts sent to the GCC Records Office.

Who must complete a loan entrance counseling session?

First-time borrowers at GCC must complete a Loan Entrance Counseling Session, even if you have completed an entrance session at another school.

- The Entrance Counseling Session is available on the web at www.gccaz.edu/finaid/studentloans.

Loan Request Forms will only be accepted **after** you have completed a Loan Entrance Counseling Session at GCC.

What is satisfactory academic progress (SAP)?

Satisfactory Academic Progress is the level of academic progress required of a student in order to receive financial aid. It is monitored for all periods of attendance at GCC, **including times you did not receive financial aid**. You must make progress toward completing your degree and:

- Keep your cumulative GPA above the scholastic standards in the GCC catalog.
- Complete, with passing grades, at least two-thirds of **all** the coursework attempted in the last evaluation period.
- Complete your program within 150% of the allotted time frame (e.g., if you are in a 60 credit hour AA program, you must finish by the time you have attempted 90 credits including all transfer credits).

The entire SAP policy is available on the web at www.gccaz.edu/finaid or in printed form at the GCC Financial Aid Office.



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The information contained in this document was correct at the time of publication. Glendale Community College cannot be held responsible for program or regulatory changes that have occurred since this guide was printed. Glendale Community College is a Maricopa Community College, EEO/AA institution

