STEPS TO COMPLETING THE FINANCIAL AID PROCESS

Follow the steps below to complete your financial aid file. Your file is complete once you receive an award notification from the Financial Aid Office. Your award notification will be mailed to your Montcalm student email address. You must have an award notification to register for classes using Financial Aid to assist with your charges and to purchase books. If you do not have an award notification, you will need to use your own financial resources to pay your bill.

Priority for Financial Aid will be given to students based on the date of their completed file, so it’s best to apply as soon as possible. Please check periodically on [my.montcalm.edu](http://my.montcalm.edu/ics/) for the priority processing date posted each semester.

FOLLOW THESE STEPS TO COMPLETE YOUR FINANCIAL AID FILE:

1. Submit an application for admission:
	1. This must be completed before receiving aid notification.
	2. Provide an official copy of all high school and previously attended college transcripts to the Admissions Office.
2. Submit a completed Free Application for Federal Student Aid ([FAFSA](http://www.fafsa.ed.gov/)):
	1. Complete this application on-line at [www.fafsa.gov](http://www.fafsa.gov) using your prior year’s federal tax information. The yearly FAFSA application will be available each October 1 for the following academic year. For the **2019-2020 academic year**, you may complete the FAFSA anytime after October 1, 2018, using your 2017 Federal Tax return. For the **2020-2021** **academic year**, you may complete the FAFSA anytime after October 1, 2019 using your 2018 Federal Tax return.
	2. Use the **IRS data transfer option on the FAFSA website**.
	3. List all colleges on the FAFSA where you want your information sent.
3. Submit, only if requested by the Financial Aid Office, verification documents:
	1. Print and complete a verification worksheet from the [my.montcalm.edu](http://my.montcalm.edu/ics/) webpage.
	2. Provide a federal IRS tax transcript. **(only if requested)**
	3. Provide copy of any required documents requested for clarification of information.
4. Submit a Federal Direct Stafford student loan application: Remember this is a loan that must be repaid.

**Applying for a loan is your choice, not a requirement**.

* 1. Complete entrance/exit counseling at [www.studentloans.gov](file://dc1/shares/an/fin/2012-2013%20Academic%20Year/www.studentloans.gov).
	2. Complete a master promissory note with the Department of Education, [www.studentloans.gov](http://www.studentloans.gov).
	3. Complete the MCC Direct Stafford loan request [form](https://my.montcalm.edu/ICS/Finances/Financial_Information/Student_Loans.jnz).
1. All students will receive an award notification. This will be sent to your MCC student email address.
	1. Activate your email account as soon as you receive notification that it is available from our Admissions office.
	2. You can also review your documents, awards, and loan totals by accessing [NETPARTNER](http://fa.montcalm.edu/NetPartnerStudent/logon.aspx?ReturnUrl=%2fnetpartnerstudent%2fPgHome.aspx) on the [my.montcalm.edu](http://my.montcalm.edu/ics/) website on the Financial Aid tab. (Use your MCC student email and password to log-in).
2. During the semester, instructors will verify your attendance or non-attendance.
	1. Attend your classes or participate in your on-line classes.
	2. Check the [my.montcalm.edu](http://my.montcalm.edu/ics/) website on the Financial Aid tab for dates of Financial Aid disbursements.
	3. You can also review your student account on the [my.montcalm.edu](http://my.montcalm.edu/ics/) website on the Student accounts tab under semester statements.

If you have any questions, please feel free to contact the Financial Aid Office at finaid@montcalm.edu