Financial Aid Procedures

CCC Federal Code – 002861   **CCC State Code – 2005**

TO APPLY FOR FINANCIAL AID ONLINE:

- Apply for an **FSA ID** for you & a FSA ID for your parent, if you are a dependent student, at *studentaid.gov*.
- Complete the **2023-2024 FAFSA** online at *studentaid.gov* as early as October 1st using 2021 tax information. CCC's federal school code is 002861. FAFSA will send you an email notification once your application is processed. To check on the status of your completed FAFSA go to the *studentaid.gov* website or contact the Student Financial Services Office at (315) 294-8470.
- Once you have completed the FAFSA, follow the link and complete the online **TAP** application. To be eligible to receive a TAP Grant, students must be a New York State resident, be financially eligible, be in at least 6 TAP eligible credits, have all official transcripts on file, provide the Health Office with all required forms AND HAVE COMPLETED THE TAP APPLICATION. If you miss the direct link to the TAP website you can apply directly at *hesc.ny.gov* 48 hours after your FAFSA information has been processed. CCC's TAP code is 2005.
- Students who are New York State residents can also apply for the Excelsior Scholarship by visiting *hesc.ny.gov*. This scholarship has other criteria that must be met in order to be determined eligible.

Applications filed less than two weeks before classes begin are not guaranteed to be processed in time to be used as a deferral towards the tuition bill. Students who apply after this time will need to be prepared to make payment to the Student Financial Services Office to hold their registration.

TO ACCEPT A STUDENT LOAN IN YOUR MYCAYUGA ACCOUNT:
Go to *cayuga-cc.edu* and click on m*yCayuga* select login:
Click on Financial Aid Tab, click on Award, click on Award for Aid Year, enter the current aid year and click submit
Choose the tab on the far right Accept Award Offer
If you are accepting the full loan amounts: Click on Accept Award for each loan you want to accept and click Submit Decision OR if you want to accept a lower loan amount than what is offered: Enter the amount you are requesting in the box to the right and click Accept on the drop-down box. Click Submit Decision.
Fall / Spring students - any amount accepted will be disbursed half during the fall semester and half during the spring semester.

TO COMPLETE THE STUDENT LOAN PROCESS STUDENTS MUST:
Complete Entrance Counseling online using your FSA ID, email or mobile phone at *studentaid.gov*.
Sign a Master Promissory Note online using your FSA ID, email or mobile phone at: *studentaid.gov*.
Students must provide the CCC Health Office with all required health records including a signed Meningitis form
Student loans will not be disbursed or available as a deferral until the above requirements are completed and student health forms are on file with the CCC Health Office.

TO CONFIRM YOUR CHARGES WITH THE STUDENT FINANCIAL SERVICES OFFICE: *(Done each semester!)*
Go to *cayuga-cc.edu* and click on myCayuga, select LOGIN
Click the Student Services tab and then select Confirm Charges
Enter the correct term and submit
At the bottom of the bill click on 'Confirm Charges'

FINANCIAL AID WILL BE DISBURSED BASED ON CLASSES THAT HAVE ALREADY BEGUN!
Financial Aid awards will begin disbursing approximately six weeks after the start of the semester.
This includes all student loans. Refunds will be paid out based on the number of credits you are attending that have already begun and that apply to your degree.

Additional disbursement *may* be made after you have begun attending late start classes.
Student loans will be disbursed after you have begun attendance in 6 credits and required health forms are on file.
TAP will be disbursed after you have begun attendance in 12 credits.
To check disbursement of any awards students can log in to their *myCayuga* account at *cayuga-cc.edu* or call the Student Financial Services Office at (315) 294-8470 for more information.

My Financial Aid CHECKLIST

CAYUGA® COMMUNITY COLLEGE

☐ Check myCayuga account weekly

- CCC sends all official communications electronically to your myCayuga email account.
- Access your myCayuga account by visiting the Cayuga Community College website at *cayuga-cc.edu*. At the top of the page, click on myCayuga".
- If you need assistance with your myCayuga account, contact the Help Desk at 315-294-8568 or email helpdesk@cayuga-cc.edu

☐ Check financial aid application status online

- Log into your myCayuga account. Select the Financial Aid tab, click "Eligibility" to make sure all requirements have been satisfied (unsatisfied requirements may result in aid not being credited on bill).
- Accept your student loans / Federal Work Study awards via myCayuga, Financial Aid tab, "Awards".

☐ Complete student loan requirements

- If you wish to accept your Federal Direct Subsidized and/or Unsubsidized Student Loans, you must accept them via myCayuga, Financial Aid tab, "Awards".
- First-time borrowers must complete loan requirements, once loans are accepted, at *studentaid.gov* complete:
  - ✓ Master Promissory Note (MPN)
  - ✓ Entrance Counseling

☐ Health Form requirements

- First time students must complete all necessary health forms with the CCC Health Office including MMR requirements and a signed meningitis form.
- Book deferrals and disbursement of awards will NOT be available until this information is received and processed.

☐ Accept a Student Employment Award

- Accept or decline your Federal Work Study award via myCayuga, Financial Aid tab, "Awards".
- After you have accepted your award, you will receive an email with additional information and a link to the Student Employment application. Complete and submit to Student Financial Services. You will be contacted for placement. Jobs are not guaranteed and are first come first serve.

☐ TAP (Tuition Assistance Program) New York state residents only

- Apply for TAP via FAFSA or TAP online.
- Your financial aid offer may have included an **estimated** TAP award based on income on the FAFSA.
- After New York State Higher Education Services Corporation (HESC) verifies all information, the TAP award is confirmed and the College is notified. The amount may be different from the **estimated** TAP award in your financial aid offer.
- If you received a TAP award while attending another school, you must submit an official transcript to CCC's Registrars Office.
- If you have questions regarding TAP, visit *hesc.ny.gov* or call NYSHESC at 1-888-697-4372 for more information.
- Note: CCC's TAP school code is 2005.

☐ Excelsior Scholarship
New York state residents only

- Students who are New York State residents can also apply for the Excelsior Scholarship by visiting *hesc.ny.gov.* This scholarship has other criteria that must be met in order to be determined eligible.

☐ Confirmation of Charges

- All students are required to complete Confirmation of Charges every semester via myCayuga, Student Services tab, "Confirm Charges."
- Failure to confirm may result in all courses being deregistered, whether or not your semester bill is satisfied. If you are deregistered, you may re-register but course availability varies.
- Confirming charges acknowledges the student was presented with and reviewed financial aid, billing, and refund policies.

☐ Submit your final high school transcript

- All students must submit a **FINAL** high school transcript (or original GED or equivalent diploma). Please contact CCC's Admissions Office with specific questions.
- Financial aid recipients must have a transcript on file for funds to credit the bill and/or generate a refund (if applicable).

☐ Obtain Certificate of Residence

- **To avoid double tuition charges**, students who have been New York State residents for at least 12 months, but are not residents of Cayuga County must submit a Certificate of Residency Form.
- For more information, please contact the Student Financial Services Office or visit cayuga-cc.edu and enter a site search for Certificate of Residence.

Helpful Links
- *cayuga-cc.edu*
- *studentaid.gov*
- *hesc.ny.gov*
- *1-800-4-fedaid*