

FAQs

How do I apply for financial aid?

Complete the FAFSA (Free Application for Federal Student Aid) at www.fafsa.gov

Do I have to reapply every year?

Yes. This must be completed every year, starting in **October** of each year.

Is there a deadline for applying?

With the new timeframe of completing the FAFSA in October, we recommend completing the FAFSA as soon as possible after October 1st. Applications completed by **January 1st** will have priority for the funds available.

Who should be completing the FAFSA?

The student and a parent need to complete the FAFSA.

What happens if my parents are divorced?

The student will use the parent's information that he/she resides with the most during the calendar year. If that parent is remarried, the step-parent's information is also included on the FAFSA. If the student splits their time 50/50 with both parents, then they will use whichever parent contributes 51% to their support.

What if my parents are same sex parents and married?

Both of their information is required on the FAFSA.

What if my biological parents never married but live together?

Both of their information is required on the FAFSA.

Am I guaranteed the same financial aid award every year?

Not necessarily. The FAFSA must be completed every year as soon after the October 1st date as possible. It may be possible to receive a comparable award if the family's financial situation has not changed from the prior year and all required paperwork has been completed as soon as possible after October 1st.

How do I fill out the FAFSA if I'm on my own or under legal guardianship?

If you have a legal guardian that has been appointed by the courts, you will complete the FAFSA as an independent student and the guardian's information is not required. The College may require a copy of the legal document.

If you live on your own by choice, do not meet any of the independent questions on the FAFSA (24 years old, veteran, etc.) and maintain a relationship with your parents, you will have to include parental information. If there has been a breakdown in the relationship with your parents, you can complete a written independence appeal directly through the College's Financial Aid Office. This consists of a written letter from you detailing your circumstances regarding your relationship with your parents, along with two supporting letters from "responsible adults" such as school counselor, clergy, therapist, etc.

As a male, why do I have to register for Selective Service?

It's a Federal law that males that reach the age of 18 must register. Financial Aid cannot be awarded unless this has been completed.

I've been selected for 'verification'. What does that mean?

It means that you will have to submit verification documents to the school. This may include a verification form and copies of yours and your parent's **tax return transcripts**. This does not mean copies of the tax returns. You can request copies of the tax return transcripts by calling 1-800-908-9946 or you can download them from the irs website at www.irs.gov/transcript. You also have a choice to correct your FAFSA and complete the IRS data retrieval. This will pull the IRS information for the tax returns. You would then submit your FAFSA as a correction. The school will receive the information electronically.

I don't qualify for financial aid. What do I do now?

There are several options available. You can apply for an alternative student loan, which is credit based and will require a credit-worthy co-signer. We have a list of lenders that we've used on our website at www.mcla.edu/aid. Your parents may also choose to apply for a federal Direct PLUS Loan, which is a loan in their name. Student Accounts offers a monthly payment plan through Tuition

Management System (TMS). You can choose to do any of these or a combination of them. Whatever works best for you and your family.

What does 'Cost of Attendance' mean?

Cost of attendance is what it costs the student to live and go to school for 9 months. This not only includes the direct costs of tuition, fees, room and board, but also books, transportation, and personal expenses. The Financial Aid Office uses this larger number when determining the amount of financial aid that a student can receive.

If I have more aid than the amount of the bill, can I use that refund to buy my books?

Yes, if your aid is more than your bill, you can request a 'book advance' from the Student Account Office. This will be issued to you once you've completed any required paperwork for your financial aid and will be available the day before classes start for each semester. This is an advance on your upcoming refund.

When can I expect a refund of my financial aid?

Refunds normally occur by mid-October and early March for each semester. If you are enrolled in a degree completion program, Graduate Program, MBA Program, the Early Childhood Program, or any other cohort program, refunds may occur at a later date due to enrollment verification. It's recommended to check with the Financial Aid Office.

Are there scholarships I can apply for?

Yes. Once you're a student at MCLA, you can apply for scholarships during the spring semester. The application process usually happens in early March and the awards are paid against your tuition account in the upcoming fall semester. Students are notified when the scholarship applications are available.

There are merit scholarships available that are awarded by the Admissions Office to incoming students upon acceptance. These are based on SAT scores, class rank and/or GPA. There is no application process needed.

How do I know if I was awarded College Work-Study?

If you were eligible for College Work-Study, it would be listed on your financial aid award for the upcoming academic year.

What can I do if I wasn't awarded College Work-Study but still want a job?

There are other 'College funded positions' on campus that you can apply for on-line on the Hiring exchange web-site. These are usually available to apply for after July 1st. Information on jobs and how to apply can be found through the MCLA Human Resources Department.