**FINANCIAL AID PROCESS**

1. **APPLY**
   Apply for admission if you have not been enrolled at JCCC during the past two years.
   1. Go to jccc.edu/admissions.
   2. Click on the “Apply for Admission” link.
   3. Follow up and ensure your “Personal Admission Plan” checklist is complete.

2. **SEND TRANSCRIPTS**
   To satisfy the Ability to Benefit Requirement one of the following is required:
   - Official high school transcript
   - Official proof of GED completion
   - For students educated outside the United States, submit to the Financial Aid Office all original mark sheets, transcripts, national exam scores, etc., from all secondary and postsecondary schools you have attended.
   **Postsecondary or other college transcripts:**
   - Request official transcripts from ALL postsecondary institutions you have attended. Students transferring in more than 80 attempted or accumulated hours will be required to appeal before financial aid can be awarded.
   **All transcripts must be sent from the issuing institution directly to JCCC:**
   JCCC Admissions, Box 41
   12345 College Blvd.
   Overland Park, KS 66210
   or send electronically to: jcccadmissions@jccc.edu.

3. **ENROLL IN CLASSES**
   To be eligible for federal aid, your courses must be required for your program of study. Review your DegreeCheck audit (in MyJCCC) to ensure your courses are required.

4. **FOLLOW UP ON YOUR FINANCIAL AID APPLICATION**
   Activate your student email account if you are a first-time user.
   - Check your student email often as it’s the main method of communication with students.
   - Check for missing requirements and submit all requested forms/documents.
   1. Go to jccc.edu and log in to MyJCCC with your JCCC username and password.
   2. Click on the My Financial Aid tab.
   3. Click on Requirements.
   4. Select the appropriate Aid Year. Click on Submit.
   5. Once all requirements are complete, your account will be reviewed for awarding.

5. **ACCEPT OR DECLINE YOUR AWARDS**
   You will receive an email in your student email account when your award is ready for you to accept or decline.
   1. Go to jccc.edu and log in to MyJCCC with your JCCC username and password.
   2. Click on the My Financial Aid tab.
   3. Click on Awards.
   4. Select the appropriate Aid Year. Click on Submit.
   5. Read General Information and review Award Overview for the federal aid offered.
   6. Click on the Terms and Conditions tab to read and accept the terms and conditions.
   7. Click on the Accept Award Offer tab.
   8. Read the list of options for full or partial awards and submit your decision.
   9. Review any Unsatisfied Disbursement Requirements at the bottom of this page. These must be satisfied before aid will be disbursed.
   10. First-time borrowers must complete the Master Promissory Note. This information is found on your Awards page as well.
   **Once you have enrolled and accepted your award(s) online, your classes will be protected from being dropped on the payment deadline.**

   **Get Your JCCC ID Card**
   Be sure to obtain your JCCC ID card at the Student Activities and Information desk.
VERIFY YOUR FUNDS ARE READY TO DISBURSE

• Repeat courses and courses not required for your program of study could affect the amount of your originally accepted award.

• All requirements must be satisfied and you must be enrolled in classes in order for aid to be disbursed and then refunded to you.

• Generally, your financial aid refund (minus tuition and books) will be sent out approximately three to four weeks after the start of the semester.

• If you are enrolled in late-start classes or if you are a first-time and/or single-semester loan borrower, your refund could be delayed.

DO YOU HAVE A PELL GRANT AWARD?
The amount of your Pell Grant that will disburse is determined by the number of eligible credit hours in which you are enrolled. The Pell Grant amount shown in the award overview of your My.JCCC account is based on full-time enrollment during the fall and spring semesters. Consult the table below to determine approximately how much will be available to you:

<table>
<thead>
<tr>
<th>Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time status</td>
<td>100%</td>
</tr>
<tr>
<td>3/4-time status</td>
<td>75%</td>
</tr>
<tr>
<td>1/2-time status</td>
<td>50%</td>
</tr>
<tr>
<td>Less than 1/2-time status</td>
<td>varies</td>
</tr>
</tbody>
</table>

The table below shows the credit hours required to be considered full-time, 3/4-time or 1/2-time status:

<table>
<thead>
<tr>
<th>Status for All Terms</th>
<th>Credit Hours Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>12 or more credit hours</td>
</tr>
<tr>
<td>3/4-time</td>
<td>9-11 credit hours</td>
</tr>
<tr>
<td>1/2-time</td>
<td>6-8 credit hours</td>
</tr>
</tbody>
</table>

DO YOU HAVE LOAN AWARDS?
Remember that you must be enrolled at least half-time (6 or more eligible hours) to receive loan awards.

USE THE BOOK ADVANCE

WHAT IS A FINANCIAL AID BOOK ADVANCE?
If you are enrolled in classes and your financial aid has been accepted, a book advance allows you to charge books against your excess financial aid at the JCCC Bookstore. A book advance is **not additional financial aid**. If you are eligible for a book advance, you will receive an email in your student email account when it becomes available for an upcoming semester. For additional information and dates, check jccc.edu/financialaid.

HOW DO I USE MY BOOK ADVANCE?
The book advance will be loaded on your JCCC ID card and you will receive an email notification. You must have your JCCC ID card to use a book advance – NO EXCEPTIONS.

Simply go to the JCCC Bookstore or pre-order at bookstore.jccc.edu. Choose your books and use your ID card as form of payment. To find out what books you need, consult bookstore.jccc.edu.

HOW TO RECEIVE YOUR FINANCIAL AID REFUND

Set up direct deposit through the Refunds tab on your My Finances page within your My.JCCC account. Direct deposits are processed daily, Monday–Thursday. If you do not have direct deposit, a check will be mailed to the address you have on file with JCCC. Checks are processed once a week on Fridays.

WHAT ABOUT FUTURE FINANCIAL AID?

DOES MY ACADEMIC PERFORMANCE AFFECT MY FINANCIAL AID ELIGIBILITY?
Yes, it does. You must meet minimum Satisfactory Academic Progress (SAP) standards each semester. The following are the minimum SAP standards (all transfer hours are included in the calculation):

• Maintain a minimum cumulative GPA of 2.0

• Successfully complete 67% of all coursework attempted

• Complete your academic program within 150% of the published length of the program

• Do not drop or withdraw from all courses in which you have been paid federal aid

You can view your current SAP status in your My.JCCC account; select the My Financial Aid tab, then click the Satisfactory Academic Progress link.

HOW OFTEN DO I NEED TO APPLY FOR FINANCIAL AID?

You must apply for financial aid and JCCC scholarships every year. The earlier you apply, the better your chances are to qualify for limited federal aid funds, such as the Supplemental Educational Opportunity Grant and Federal Work-Study. Check jccc.edu/financialaid for dates and deadlines.