

Financial Aid FAQ

What is the Federal Pell Grant?

The Pell Grant is the most extensive federal grant program offered to undergraduates. It is designed to assist students from low-income households. To qualify for a Pell Grant, students must demonstrate financial need by completing and submitting the FAFSA® form.

Do I have to file a FAFSA?

You must complete and submit a FAFSA to be considered for federal financial aid. Additionally, most states, colleges, and universities use the FAFSA to award other types of student aid, including state- and college-sponsored financial aid, such as grants, educational loans, and work-study programs.

Do I have to submit a FAFSA every year?

Yes. You must file a FAFSA each year to be considered for most types of student financial aid, including non-need-based federal aid, starting October 1 of each year.

Should I wait until my and/or my parent's tax return is complete before I fill out my FAFSA?

When filling out the FAFSA, BFCC strongly recommends all students, parents, and spouses (if applicable) upload their current income tax information to their FAFSA using the IRS Data Retrieval tool (IRT). To do so, all parties must have already electronically filed their taxes at least two weeks before filling out the FAFSA.

When do I have to have my FAFSA done?

The Financial Aid Office processes FAFSA documents received after July 1 for the fall semester and will process them throughout the fall semester. New students entering in the Spring Semester must submit a FAFSA with BFCC's School Code 014902 and required documents by December 1 to be processed early in the Spring Semester; after December 1, this will result in a delay in the processing of the Pell in the Spring Semester.

Whose income do I report on the FAFSA if my parents are divorced or separated?

Upload the income tax information using the IRS Data Retrieval tool (IRT) of the custodial parent (and stepparent, if the custodial parent has remarried).

How often should I apply for Financial Aid?

The FAFSA results are for one academic year. An excellent way to remember when it is time to complete the FAFSA for the upcoming academic year is soon after you electronically file your tax return. Apply online at www.fafsa.gov. Our school code is 014902. Never complete this form at fafsa.com. The ".com" is the incorrect web address, and no fee is charged to complete the FREE Application for Federal Student Aid!

How long does it take to complete the FAFSA?

It depends. According to the Department of Education (ED) FAFSA website, it generally can take up to 2 hours for individuals to use their electronic filing services. When using the ED website www.fafsa.gov, you and your parent(s) (for dependent students) will also have to apply for and wait for a Federal Student Aid ID, which is accessible from the FAFSA webpage or you may go to www.fsaaid.gov if you choose to sign your application electronically, your application will be processed quicker.

How do I know if I am a “dependent” or “independent” student?

The Department of Education uses a very rigid set of criteria for determining whether a student is INDEPENDENT for financial aid consideration (which means that the custodial parents' income and asset information is not considered in determining a student's financial aid, and therefore not required on the FAFSA). Regardless of how much support you may receive from your parents or legal guardians, you will likely be considered a DEPENDENT student for financial aid if you meet certain criteria (see FAFSA Dependency). Exceptions are granted rarely and only in extreme cases.

However, if you have special circumstances that warrant consideration and for which you may be able to provide documentation, you may contact your school's financial aid office. Only your school's financial aid office may issue a “dependency override” on the FAFSA application.

IMPORTANT: If you are considered a DEPENDENT student and do not provide your parents' information on your FAFSA, your application WILL BE REJECTED.

My parents do not claim me, nor do they support me financially, and I cannot provide their information on the FAFSA. What do I do?

Whether or not your parents claim you on their taxes has no bearing on your status for financial aid. If your parents choose not to help you with school, their income and assets are used to determine how much they can pay, and financial aid eligibility is based on this information. The only exceptions are when there is a complete breakdown in the parent-child relationship, such as might happen in situations involving abuse. If this is the case, consult with financial aid for help in documenting your situation.

For financial aid purposes, you are considered a "dependent" if you are an undergraduate and meet the following criteria:

1. You are under 24 years of age
2. You are not married
3. You are not supporting dependents of your own
4. You are not a veteran or currently serving in the military on active duty
5. You are not an orphan or ward of the court
6. You are not in legal guardianship granted by a court
7. You are not homeless
8. A court did emancipate you as a minor

What is the federal verification (*) process?

A system used by the federal government to verify the information you provide on your FAFSA will determine if you are to bring in information to verify your FAFSA. If your FAFSA is selected, you may be asked to submit a tax transcript for you and your parent (if applicable). Tax transcripts are free and must be requested from the Internal Revenue Service (IRS). This request can take 10-12 days for you to receive. You may also be asked for other documents to complete the financial aid process. Once the verification process is complete, your financial aid awards may be adjusted. All BFCC students selected for verification must submit the required documents to the Financial Aid Office for Federal aid, Pell, and SEOG to be processed and applied to your bill.

Why do I need to hand in a "Tax Return Transcript"?

There are several possibilities:

- You did not use the IRS data retrieval tool when completing the FAFSA
- You used the IRS Data Retrieval Tool but changed some of the data on the FAFSA afterward
- You were randomly selected for verification by the Federal Government
- The FAFSA you submitted had estimated, incomplete, or contradictory data.

How do I obtain a TAX RETURN TRANSCRIPT?

There are a few ways to obtain a copy of your (or your Parent's) Federal TAX RETURN TRANSCRIPT from the IRS, but significant delays are involved. It is important to plan.

- Make an online request at www.irs.gov.
- In the TOOLS section, select "Order a Return or Account Transcript."
- Click "Order a Transcript."
- Provide the tax filer's SSN, DOB, EXACT street address, and zip code as they appear on the tax return.
- Click "Continue."
- In the "Type of Transcript" field, select "Return Transcript."
- In the "Tax Year," enter the appropriate year.

If successfully linked, you can expect a paper IRS TAX Transcript to be mailed to the address on the return within 5-10 business days. You would then need to bring that to the Financial Aid office.

Telephone request: Automated attendant: 1.800.908.9946

request a TAX RETURN TRANSCRIPT. An Account Transcript is NOT acceptable. Blackfeet Community College can no longer accept a signed copy of a 1040, 1040ez, or 1040a federal tax return to complete the verification process.

What is an Expected Family Contribution (EFC)?

Set by a federally mandated formula, the EFC is a number that helps your NCC financial aid counselor determine if you are eligible for federal financial assistance, including Pell Grant, Stafford Loan, Supplemental Educational Opportunity Grant (SEOG), and Federal Work-Study (FWS).

What happens if I don't receive a Student Aid Report or need another copy?

Call 1.800.433.3243 if your SAR hasn't arrived within four to six weeks of submitting your FAFSA. Provide your name, address, Social Security number, and date of birth, and ask for another copy of your SAR. If your address has changed since you sent in your application, provide both your old and new addresses.

How will I know if my application has been rejected?

The Student Aid Report (SAR) is your record that the federal government has processed your FAFSA. To ensure it was accepted, you can look at the first page next to the SAI, if there are no numbers after the letters EFC, your application has been rejected and needs correction. It is also possible that there may be a "C" after the letters EFC. This also means that corrections are required and your application's information must be verified.

How can I get a work-study job on campus?

Most campus jobs are available through Federal Work-Study (FWS), a need-based program. Fill out the FAFSA and indicate your interest in receiving financial aid in the form of a job/work. Please remember funding is limited and based on need. If you are not awarded Work Study, you may contact financial aid at the end of September to be added to a waitlist.

How much can I get from Pell?

Your Federal Pell Grant depends on the Expected Family Contribution amount you received when you filled out the FAFSA; this is shown on the confirmation page you received after submitting the application online. The maximum Federal Pell Grant amount is \$6345 for two semesters.

When will my financial aid apply toward my balance?

Financial aid funds are disbursed on Thursdays, starting after the last day to drop without a grade date. You must have a completed financial aid file before any funds are disbursed.

Why did my aid change from last year?

Compare your last year's FAFSA data to your current year's. Different tax year information is used each year. If you discover an error, contact financial aid, and we can make the corrections.

What happens to my financial aid if I withdraw from my class?

Before you withdraw, you'll want to visit with financial aid staff. Withdrawal from individual courses or the entire semester can affect your financial aid award for that semester and/or future semesters. Students receiving aid for their educational costs must maintain an acceptable cumulative GPA while completing a specified percentage of the credits for which they register within a certain time frame. Withdrawals (noted as a "W" on your academic record) may affect the status of your "Satisfactory Academic Progress."

What is Satisfactory Academic Progress?

SAP must be maintained to remain eligible to receive federal, state, and institutional financial aid. SAP progress is determined by measuring the student's cumulative grade point average (CGPA) and rate of progress (SAP Pace) toward completion of the degree program.

150% Maximum Time Frame, Your Pace of Progression

Students may receive aid for 150% of the published length of their current educational program. For example, a 60-credit hour associate program to graduate with an approved associate degree will be funded for a maximum of 90 credit hours ($60 \times 150\% = 90$). You will then have up to 90 credits to graduate with your Associate's Degree.

600% LEU, Pell Grant Lifetime Eligibility Used

In December 2011, President Obama signed the Consolidated Appropriations Act 2012 (Public Law 112-74). This law has significantly impacted the Pell Grant Program. Beginning in Fall 2012, students are now limited to 12 semesters or 600% lifetime eligibility for the Pell Grant. This change affects all students regardless of when or where they received their first Pell Grant.

FERPA

The Family Educational Rights and Privacy Act (FERPA) regulates students' educational records and affords them certain rights regarding them. By definition, education records are those directly related to a student and maintained by an institution or a party acting for the institution.

FERPA gives students who reach the age of 18 or who attend a postsecondary institution the right to inspect and review their education records. Furthermore, students have other rights, including the right to request amendment of records and to have some control over discussing personally identifiable information from these records.

What is best to contact the Financial Aid Director or the office?

While we try to speak with you promptly, Financial Aid awarding is unpredictable, and some situations are more time-consuming than anticipated. High call volume and long lines during peak periods may make getting through on the phone easier. Many students have found communicating electronically to be convenient and successful. Email gatk@bfcc.edu using your BFCC email account. Remember to include your SID in all correspondence. Necessary: We will not discuss a student account with a non-BFCC email account. General mailbox, fin_aid@bfcc.edu

What is a Grant?

A grant is a monetary gift for people pursuing higher education. It is often based on financial need and does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

What is an award year?

The school year for which financial aid funds are awarded for the student's education is generally the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

What is a Merit-Based Scholarship?

Merit-based means that something is based on a student's skill or ability. For example, a merit-based scholarship might be awarded based on a student's high grades.

What do I need to know about keeping my Pell Grant?

To continue receiving federal student aid, you need to make satisfactory academic progress. In other words, you must make good grades and complete enough classes (credits, hours, etc.) to keep moving toward completing your degree or certificate within a time acceptable to your school.

What is the process for receiving a Pell Grant?

Schools use the information on the FAFSA® form to determine your eligibility for a Pell Grant and if so, how much you're eligible to receive. The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.

What does my Pell Grant pay for?

"Pell Grants are tax-free if they're used for qualified education expenses. According to the IRS, qualified education expenses include Tuition and fees and course-related expenses, such as textbooks, equipment, and supplies (these items must be required for all students to count as qualified expenses)."

When do I get my Pell Grant?

After you're accepted into a college, you'll receive a financial aid award letter based on your FAFSA application. That letter will contain info about the Pell Grant awards. Then, the college will pay you directly or disburse your Pell Grant funds for tuition, fees, and room and board. On the 15th day of the semester, your schedule will be evaluated; only the credit classes for which you have begun attendance will be utilized to calculate your Pell amount. Your Federal Pell Grant will be paid out in two disbursements per semester, Fall Semester and Spring Semester. This will be 100% of your scheduled semester award. If money is left over after your tuition and fees have been paid, you will receive a refund on the second Thursday after the "Last Day to Drop without a Grade."

What factors influence one's eligibility to receive the Pell Grant?

The amount you get, though, will depend on

- your Expected Family Contribution (2023-24 FAFSA form) or your Student Aid Index (2024-25 FAFSA form),
- the cost of attendance (determined by your school for your specific program),
- your status as a full-time or part-time student, and
- you plan to attend school for a full academic year or less.

Is it worth applying for the Pell Grant?

You should submit a Free Application for Federal Student Aid (FAFSA®) form. Schools use the information on the FAFSA® form to determine your eligibility for a Pell Grant and, if so, how much you're eligible to receive. You must fill out the FAFSA form every year in school to stay eligible for federal student aid, including Pell Grant awards.

What a Pell Grant is (and isn't)

The federal government offers Pell Grants to students with exceptional financial need.

Unlike student loans, however, you don't need to repay a Pell Grant.

You must complete a Free Application for Federal Student Aid (FAFSA) to be eligible for the Pell Grant and other federal aid. The maximum Federal Pell Grant award is \$7,395 for the 2023–24 award year (July 1, 2023, to June 30, 2024). The maximum Federal Pell Grant award is \$7,395 for the 2024–25 award year (July 1, 2024, to June 30, 2025).

To remain eligible throughout college, you must also fill out a FAFSA every year you're in school. If you're a dependent student, your family's income will be a big factor in determining how much aid you'll receive from the government.

How to get a Pell Grant:

After you fill out your FAFSA, you'll be notified of your Expected Family Contribution (EFC) in your award letter, outlining how much aid you'll receive from scholarships, grants, and loans. The EFC will be renamed the Student Aid Index (SAI) starting the 2024-25 FAFSA.

When you complete the FAFSA, you'll be considered for other federal grant programs, but the Pell Grant is one of the largest available. While there's no age limit, Pell Grants are awarded to undergraduate students at least part-time. Your school can use your Pell Grant funds to pay you directly or apply them to your costs—or a combination of both.

Remember that you can receive federal Pell Grants for no more than 12 semesters (or about six years), but the Department of Education doesn't say they have to be consecutive.

As mentioned, Pell Grants are awarded to students who demonstrate financial need. If you have greater need, you'll be awarded more than someone who can contribute financially to their education.

You don't need to choose a particular school to qualify for a Pell Grant, but some colleges offer their awards and any federal grants you receive. Plus, you can apply for scholarships from external sources to get extra funding for school.

How much money is the Pell Grant award?

How much you're awarded will depend on several factors:

- Your financial need
- Your school's cost of attendance
- Whether you're a full-time or part-time student
- Whether you plan to attend for a full academic year
- While the maximum Pell Grant award for the 2020-21 school year is \$6,345, amounts can change yearly. If your status changes, so will your award amount.

Since the average cost of tuition and fees at a four-year public institution is nearly double the maximum Pell Grant award, you'll probably need more than this one grant to pay for college. That's OK — it's common for students to use multiple resources to pay for college when the Pell Grant does not cover all the expenses.

How to pay for college in other ways:

Once you've exhausted your federal options, research grant opportunities at the state and institutional levels. Many scholarships are also available.

While most scholarships are based on merit, they are not needed, and you can use them to find extra money for college. Here are some resources to help you get started:

Read up on scholarships for

- High school students
- Current college students
- Asian students
- Latino and Hispanic students
- DACA students
- Community service
- Military service
- Single parents
- Current college students
- Asian students
- Latino and Hispanic students
- DACA students
- Community service
- Military service
- Single parents
- Out-of-state students
- Nursing school
- Medical school
- Poetry
- Music
- Communications
- Journalism
- Student loans also can help you pay for college. There are federal loans, such as the ones outlined in your award letter, and private student loans, which you can apply for in addition to any federal aid you receive. Your parents can also see if they qualify for parent PLUS loans to help cover your college costs.