# Financial Aid FAQs for CCC2NAU students (2/5/2024)

# Free Application for Federal Student Aid (FAFSA)



# **Common questions**

## If I am in the CCC2NAU program taking classes at CCC, whose financial aid office do I work with?

⇒ You will work with the <u>Financial Aid Office at CCC</u>. All CCC financial aid students must declare a major and be pursuing a degree at CCC.

## What school code do I put on my FAFSA?

⇒ CCC's school code: 031004

## Does this mean CCC is my parent school?

⇒ Yes, CCC will be your parent school until you transition to NAU, at which point NAU becomes your parent school.

## Why do I need to complete a separate financial aid file at CCC when I have already done this at NAU?

⇒ The financial aid offices at CCC and NAU are separate offices and must have their own file and documents before awarding financial aid.

## I am living in the NAU dorms. Will the amount of the dorms be included in my Cost of Attendance at CCC?

The specific amount will not be included. The "Food & Housing" component of <a href="CCC's Cost of Attendance">CCC's Cost of Attendance</a> is based on the average amount CCC students pay for rent annually. It is possible that your financial aid may not be enough to cover the full amount of your NAU charges.

# Will my financial aid at CCC automatically pay for my housing and meal plan at NAU?

No. Your CCC financial aid will pay for your tuition and any CCC charges, and the rest will be reimbursed to you. You can use those funds to pay NAU once you receive your disbursement after the third week of classes. Be aware that financial aid does not always cover the full cost of your NAU charges. You may need to contact housing and dining to let them know you are a CCC2NAU student and waiting on your CCC financial aid.

#### **Disbursement**

## Why is my aid being disbursed by CCC and not by NAU?

⇒ Because you are degree-seeking at CCC, you will receive your financial aid at CCC. When you transition to NAU, you will need to add NAU's school code (001082) to your FAFSA and complete your financial aid file with NAU.

#### Why do I have to pay the two schools separately?

CCC and NAU are two separate institutions with separate bills. Financial aid cannot be transferred from one school to another. When a student is receiving financial aid through CCC, the student/parent must make payment arrangements for all NAU charges.

# When will I receive my financial aid (i.e., Student Loans, Pell Grant) at CCC?

CCC disburses financial aid after enrollment, and when the student's participation in courses has been verified during the first 2 weeks of classes. Financial aid typically disburses the third Friday of the semester. Loans are disbursed 30 days after the start of the term for first-time freshman loan borrowers. At that time, any CCC tuition/fees and bookstore charges will be deducted from the financial aid award. If there are remaining funds, they will be issued to the student by direct deposit (if set up) or by a check that will be mailed to the address listed in your CCC student account. NAU charges may be due before you receive your financial aid from CCC.

# **Maximum aid policies**

## Why won't CCC fund me for classes beyond the requirements of my associate degree?

The CCC Financial Aid Office must adhere to Federal regulations. These state that students can only be funded for courses required for their Associate degree. Typically, a student cannot be funded for more than 90 credits at the community college level. Just because a course is required at NAU for your major doesn't mean that CCC is permitted to fund you for that course. CCC may only fund you for courses required for your CCC degree.

# How much can my parent request on their Parent PLUS Loan?

⇒ The student's parent can request up to the Cost of Attendance at CCC for their student. If the parent has requested more than CCC's Cost of Attendance, the amount of the PLUS Loan will be reduced.

# Loans and scholarships

# What about scholarships I might have received from NAU?

⇒ NAU scholarships are not transferrable to CCC.

## What if I received an external scholarship (i.e., Rotary or Tribal)? Can it be transferred to CCC?

The student will need to contact the scholarship donor directly to determine if the scholarship can be transferred. If the donor agrees to transfer the scholarship to CCC, the donor will need to complete a <a href="CCC">CCC</a> <a href="Scholarship Designation Form">Scholarship Designation Form</a> and submit it with the check to the CCC Financial Aid Office.

#### Are loans at CCC different than they are at NAU?

⇒ Loans at CCC are the same amount as they would be at NAU in most cases. A maximum Parent PLUS loan would be less at CCC due to the lower overall cost of attendance than NAU.

# I heard that students are limited to six years of Pell Grant funding. Does this six-year limit include my time taking classes at both CCC and NAU?

⇒ Yes. After six years (equivalent to 12 full-time semesters) of receiving Pell Grant funds as a full-time student at any college, a student may not be awarded a Pell Grant at any college per federal regulations.



## **Financial Aid Contact Information**



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