Financial Aid and Scholarships

The Office of Financial Aid on the Clifton Campus is open to assist students Monday through Friday. No appointment is necessary. Students are accommodated on a first-come, first-served basis.

Telephone assistance is available during office hours at (513) 569-1530, or send email to fam@cincinnatistate.edu.

The goal of the Office of Financial Aid at Cincinnati State is to enable access to higher education by providing college financial planning and quality customer service to students and families in pursuit of their educational goals.

Cincinnati State awards approximately $60 million annually from federal and state financial aid programs, private donors, and the College's own funds. More information is available in the Financial Aid and Scholarships (https://cincinnatistate.edu/academics/financial-aid) section of the College website.

Financial aid is money in the form of scholarships, grants, loans, and employment through Federal Work-Study.

- Scholarships and grants do not have to be repaid. Scholarships are generally awarded on the basis of academic merit and/or financial need, while grants are typically awarded on the basis of financial need.
- Loans are borrowed money that must be repaid over a period of time, usually after the student leaves school.
- Federal Work-Study (FWS) is money that students earn by working at a part-time job with an office on- or off-campus.

How to Apply

When you apply for admission to Cincinnati State, you can also apply for financial aid.

To be considered for financial aid, you must complete the Free Application for Student Financial Aid form (FAFSA) available at www.fafsa.ed.gov (http://www.fafsa.ed.gov).

- Use Cincinnati State's Title IV School Code (010345) when filling out your FAFSA so that Cincinnati State's Financial Aid Office receives your information.
- FAFSA applications can be completed starting October 1 of each year to qualify for financial aid for the next academic year. (For example, October 1, 2018, is the date to start FAFSA for financial aid that would begin in August 2019, and would be used during the 2019-2020 academic year.)

The FAFSA includes all information necessary to determine the student's Expected Family Contribution (EFC). The FAFSA must be completed for consideration of most federal student aid programs.

Many states offer financial assistance to students based on the FAFSA results and the availability of funds each year.

Students and parents of dependent students must apply for a Federal Student Aid ID (FSAID) at www.fsaid.ed.gov (https://fsaid.ed.gov) before they can complete the FAFSA.

- The FSAID can be used each year to electronically complete and sign the FAFSA, as well as to access Federal Student Aid records online.

To receive maximum consideration for certain programs, including the Supplemental Educational Opportunity Grant (SEOG), and Federal Work-Study (FWS), students should submit their FAFSA no later than February 15 of each calendar year.

After a FAFSA is submitted, students receive an email from Federal Student Aid with a Student Aid Report (SAR); students should keep all parts of this report. The College receives the results of each student's FAFSA electronically in seven to ten business days after it is filed.

Students receive notification from Cincinnati State if further documentation is needed, or when their financial aid award is available. Notification is provided using the applicant's/student's Cincinnati State email account (SurgeMail).

How Financial Aid Awards are Calculated

Awards are calculated using the following formula:

- *Cost of Attendance (COA)* minus *Expected Family Contribution (EFC)* equals *Need*

Generally, financial aid is awarded to students based on need. A principle behind awarding need-based financial aid is that students and their families should pay for educational expenses to the extent they are able. A family's ability to pay for educational costs must be evaluated in an equitable and consistent manner.

To be fair to everyone, a standard federal formula is used to calculate a student's Expected Family Contribution (EFC). The information is derived from the student's completed Free Application for Federal Student Aid (FAFSA). Financial need is the difference between a student's total annual Cost of Attendance (COA) and the Estimated Cost of Attendance (EFC).

A student's need for financial assistance will differ from school to school because the cost of attendance will differ.

Estimated Cost of Attendance (COA)

A student's COA is pro-rated based on the number of semesters enrolled.

The tuition rates and fees below are applicable as of June 2018 and describe cost of attendance for two semesters (Fall and Spring or Spring and Summer), and are subject to change.

Student's aid cannot exceed the assigned Cost of Attendance, as follows:

In State	Independent	Dependent
Tuition	$3,800	$3,800
Room & Board	$3,800	$1,904
Books	$1,176	$1,176
Transportation	$496	$496
Personal	$656	$656
Fees	$576	$576

| Total (Attending 2 semesters) | $10,504 | $8,608 |

Out of State	Independent	Dependent
Tuition	$7,600	$7,600
Room & Board	$3,800	$1,904
Books	$1,176	$1,176
Transportation	$476	$476
Personal	$656	$656
Fees	$576	$576
Total (Attending 2 semesters)	$14,304	$12,408

How Financial Aid Awards are Assigned

Need based aid (Pell Grant, SEOG, Direct Subsidized Stafford Loans, Work-Study, and State Grants) is assigned first to students based on their Expected Family Contribution, priority filing (if applicable), and federal limits. Then, non-need-based aid (Direct Unsubsidized Stafford Loans, Direct PLUS Loans, Alternative Loans) is assigned to students by subtracting the need-based aid from the Cost of Attendance (COA), and using the federal limits to award aid for the difference. If a student received any other funding source (NEALP, scholarships, or outside assistance), the student's award must be re-adjusted to ensure the award does not exceed the COA.

For the student's benefit, aid will be adjusted in the following order:

1. Alternative Loans
2. Direct PLUS Loan
3. Direct Unsubsidized Loan
4. Direct Subsidized Loan
5. Federal Work-Study (any unearned amount)
6. SEOG

All financial aid is awarded according to federal, state, and institutional guidelines. Financial aid is disbursed to students after the processing of no-show rosters is complete.

Eligibility Criteria

In addition to specific requirements for individual aid programs, to receive financial aid at Cincinnati State you must:

- Be enrolled in or accepted into a degree program or eligible certificate programs (https://cincinnatistate.edu/node/4648) listed on the College website
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Have a high school diploma or General Education Development (GED) certificate
- Sign a statement certifying all federal student aid will be used only for educational purposes
- Not be in default on a federal student loan or owe money back on a federal student grant
- Not have been convicted for any illegal drug offense while receiving federal financial aid funds
- Register with the Selective Service (https://www.sss.gov/default.htm), if required
- Complete federal verification (if selected)

- Enroll in required courses for your program and attend classes for which you are registered
- Meet academic standards set by your financial aid award and Cincinnati State's policy for Satisfactory Academic Progress (https://cincinnatistate.edu/academics/financial-aid/financial-aid-resources/satisfactory-academic-program) (SAP) described on the College website

Other financial aid information:

- Financial aid awards are adjusted appropriately for changes in a student's enrollment status.
- To be eligible for loans, a student must be enrolled in at least six eligible credit hours at the time of disbursement.
- Students are no longer eligible for financial aid once graduation requirements are met.
- Students are eligible for student aid only for classes that are applicable to their program.
- Students are not eligible for financial aid for a class after it has been passed, and is attempted a second time.