

# Financial Aid and Scholarships

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The Office of Financial Aid enables access to higher education by working closely with current and prospective students to learn about and apply for available grants, scholarships, loans, and work-study programs.

The Office of Financial Aid, located in ATLC Building Room 105 (Clifton Campus), is open to assist students Monday through Friday. No appointment is necessary.

Telephone assistance is available during office hours at (513) 569-1530, or send email to [fam@cincinnati.edu](mailto:fam@cincinnati.edu).

## How to Apply

**For financial aid consideration**, you must complete the Free Application for Federal Student Aid (FAFSA) available at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

- Students and parents of dependent students must apply for Federal Student Aid ID (FSA ID) at (<https://fsaid.ed.gov/npas/>)<https://studentaid.gov/fsa-id/create-account> (<https://studentaid.gov/fsa-id/create-account/>). The FSA ID is the electronic signature for the FAFSA and on Master Promissory Notes for student or parent loans.
- Use Cincinnati State's Title IV school code, 010345, when filling out the FAFSA to ensure Cincinnati State receives the FAFSA information.
- The FAFSA normally opens online October 1 of each year to qualify for financial aid for the next academic year. (For example, October 1, 2025, is the date to start the FAFSA for financial aid that begins August 2026 and is used during the 2026-2027 academic year.)
- Review the financial aid eligibility requirements and application steps in the Apply for Financial Aid (<https://www.cincinnati.edu/academics/financial-aid/applying/>) section of the College website.

**For Cincinnati State scholarship consideration**, you must complete the online scholarship application available in the Scholarship (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-types/scholarships/>) section of the College website.

- The online application is available beginning November 1 each year.
- The deadline for submitting the scholarship application is February 15 each year.

Scholarship eligibility requirements include:

- Must be a U.S. citizen or eligible non-citizen.
- Accepted for enrollment into a degree or eligible certificate program prior to deadline.
- Minimum grade point average of 2.0. However, most scholarships require a grade point average of at least 3.0.
- For need-based scholarships, must have a FAFSA on file.

- Minimum of one professional letter of recommendation, delivered in an electronic format.

Students who meet the eligibility criteria and complete all requirements by February 15 each year are considered for all scholarships for which they are eligible. The number and types of scholarships vary from year to year, depending on funds received for the scholarship program.

## Types of Financial Aid Programs

Financial aid is comprised of four general categories: grants, scholarships, loans, and work-study.

- Grants are free money usually awarded based on need, as determined by completing the FAFSA. Grants are available from the institution, and federal and state governments. For more information, review the Grants (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-types/grants/>) section of the College website.
- Scholarships are generally awarded based on academic merit or talent. For more information, review the Scholarships (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-types/scholarships/>) section of the College website.
- Loans are borrowed money that must be paid back. Loans are available from the federal government and private lenders. For more information, review the Student Loans (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-types/loans/>) section of the College website.
- Federal Work-Study is a need-based work program that provides funding for part-time jobs to help students earn money while attending classes. For more information, review the Federal Work-Study (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-types/work-study/>) section of the College website.

## Financial Aid Policies

Students receiving federal, state and institutional financial aid should be aware of all financial aid policies governing financial aid eligibility. All financial aid policies are available online in the Financial Aid Resources (<https://www.cincinnati.edu/academics/financial-aid/financial-aid-resources/>) section of the College website.