

Financial Aid Guide

So you've completed the FAFSA...What's next?

First - Complete your Requirements

Please note you will need your Student ID

1. Go to www.chattanoogaastate.edu
2. Access your TigerWeb account
3. Review your *Financial Aid Status* for the Academic Aid Year you are applying (Link is located on the home page of TigerWeb in the Financial Aid Box)
4. Review your Financial Aid *Student Requirements*
5. Review instructions for each requirement as federal regulations change from year-to-year
6. Complete and submit forms needed online by selecting the appropriate link or follow instructions.
7. Check your TigerWeb *Financial Aid Status*, ChSCC email, and *Active Messages* located on your *Financial Aid Status page* weekly for updates and information.
8. Review *Important Dates* located on the FA website.

Second - Accept your Awards

1. Once your financial aid application is completed...
2. Access your TigerWeb account
3. Under the Financial Aid Tab select the *Award* link and *Award for Aid Year*, select the correct year
4. Read instructions on the General Information Tab
5. Students must review and accept the *Terms and Conditions* of their awards by selecting the *Terms and Conditions* Tab. Review the conditions of their awards and click *Accept* at the bottom of the page
6. Select *Accept Award Offer* to review your awards
7. Before accepting a loan, determine your expenses and resources for the upcoming year. **DO NOT BORROW MORE THAN YOU NEED!**
8. Accept or Decline a partial or full amount of loans
9. If you accept a loan complete a **Master Promissory Note** and **Entrance Counseling**

Interested in Federal Work Study?

1. Review student employment job openings on the ChSCC Financial Aid website. New positions for the upcoming Fall semester will not be available for review until mid-July.
2. Contact the supervisor for an interview
3. If recommended for the vacancy, the supervisor will notify the Financial Aid Office and your eligibility for federal work study will be verified
4. The FA Office will notify you of your eligibility.

Loans will be awarded in JULY for the upcoming fall semester.

If You Accept Loans you must complete the MPN and Entrance Counseling

Master Promissory Note & Entrance Counseling

All students must complete the Entrance Counseling. The MPN for Direct Loans must be completed at least one time in a student's educational career. Transfer students who previously received a direct loan from another institution will be required to complete a new Entrance Counseling; however, a new Master Promissory Note (MPN) is NOT required unless it is expired.

1. If you accepted loans and did not complete the MPN or Entrance Counseling when you accepted your loans complete the steps below
2. Go to www.studentloans.gov
3. Sign In and complete the **Entrance Counseling** and **Master Promissory Note**
4. Anticipate 7 to 10 days for the institution to receive these items and for your *TigerWeb* account to be updated

Keeping Your Aid !

When students accept their awards, they are accepting responsibility for meeting the federal, state, and institutional requirements to maintain their awards.

1. READ the Withdrawal/Repayment Policy located on ChSCC Financial Aid website before dropping or withdrawing from classes
2. Dropping or withdrawing can result in:
 - a. Suspension from receiving financial aid
 - b. Loss of scholarships including the HOPE Scholarship
 - c. Debt to the institution or US Dept of Education
3. Read and understand all scholarship requirements
4. READ the Satisfactory Academic Progress policy to 'Keep Your Aid' on the Financial Aid website

Question about your Financial Aid?

1. Refer to your *TigerWeb* Financial Aid Status Page
2. Speak with a customer service representative at the Information Desk in the Student Service Building
3. Email: finaid@chattanoogaastate.edu
4. Phone: 423-697-4402

Steps to Complete the Enrollment Process for New and Returning Students

1. Complete your admissions application (*New students or re-admitted*)
2. Complete the Financial Aid application (*ALL students-required each academic year*)
 - FAFSA and ChSCC scholarship application
 - Complete all ChSCC required documents listed on your *TigerWeb* by priority date (**July 1st**)
 - Students submitting documents after **July 1** must be prepared to pay fees and receive financial aid as a reimbursement
3. Schedule Placement Test if applicable
4. Submit Applicable Transcripts, test scores, and health forms
5. Attend an Orientation Session and meet with an advisor
6. Register for classes
7. **Confirm by paying fees or using estimated aid to pay fees**
8. Pick up Student ID and Parking Permit
9. Use pending financial aid to charge books (eligible students will receive a notice on their *Financial Aid Status* page)
11. Attend Classes (*ALL students*) Financial Aid refunds are based on the number of classes a student is attending

After you register for classes Use Estimated Aid to Pay Your Fees

Fall fees will be accessed approximately the 2nd week in July – you may use estimated aid to pay your fees at that time.

1. Access your *TigerWeb* account
2. Select *Student* Tab
3. Select *Student Account*
4. Select how you want to receive your excess aid: *Financial Aid Refund via Prepaid Debit Card (OPT-IN/OPT-OUT requirement)*
5. Pay fees: Select *Click to Confirm That I Will Attend (Receive Confirmation Number)*
6. Select Appropriate Term and select submit
7. Select “Yes, I will attend...”

If you do not receive a confirmation number and are directed to make a payment, check to ensure your financial aid is complete and posted to your account. If your aid is posted on your account and you have a remaining balance OR you have not completed your application you must pay your fees. Refer to the Chattanooga State Bursar Office webpage for payment options.

Reminders

- **Students selected for verification** by the U.S. Department of Education must either transfer their IRS information directly to the FAFSA using the IRS Data Retrieval Tool or turn in a Tax Return Transcript. The U.S. Department of Education will no longer allow us to accept copies of the 1040. Refer to the Chattanooga State Financial Aid website for directions on obtaining a copy of your Tax Return Transcript.
- **Where to go for more information?** Refer to the home page of *TigerWeb* for information specific to a semester such as important dates and recent changes to federal and state guidelines or ChSCC Financial Aid website
- **Financial Aid refunds** or excess money is delivered based on the student’s Opt-in/Opt-out selection. Students will receive detailed information about their personal pre-paid debit card through their Chattanooga State email account.