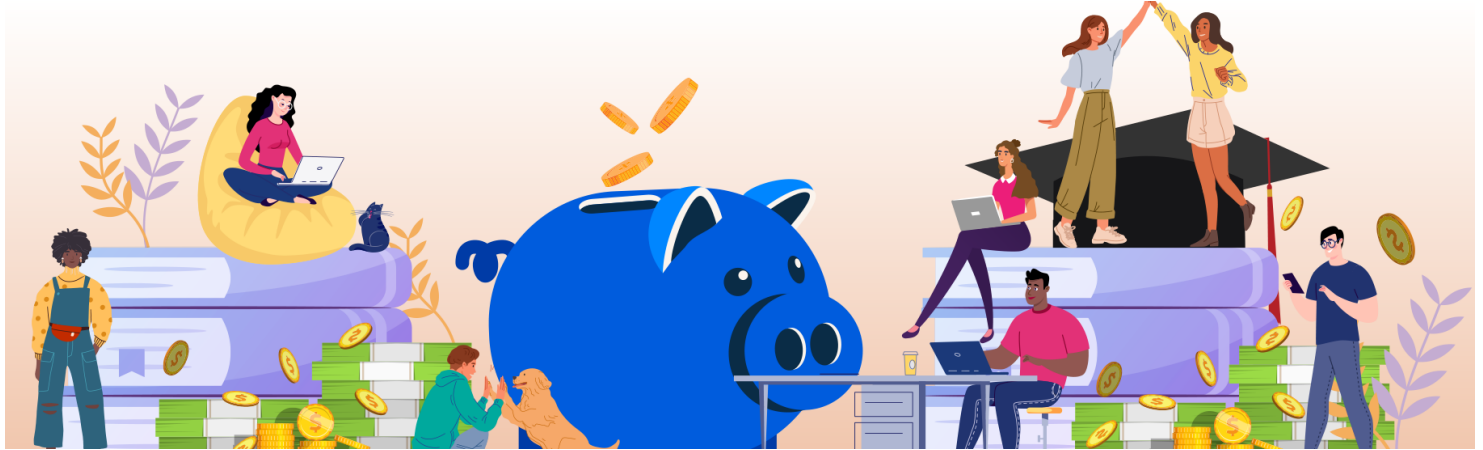




Student Financial Aid & Scholarships

FALL 2023 NEWSLETTER



More than Just the FAFSA

When students hear “Financial Aid” they often think of just the FAFSA ; however there is much more to the Financial Aid office at Tri-C than that.

The Office of Student Financial Aid and Scholarships is committed to wrap-around support to ensure each student has the resources needed to be successful in- and out-side the classroom.

Through various programs and partnerships, the Financial Aid Office has established a Student Laptop Program to connect student with technology at a discounted rate. We also oversee the Benefits Access/Project Go! Program that connects students with resources such as food, housing, and childcare.

The Financial Aid and Scholarships Office can assist with:

- Free Application for Federal Student Aid (FAFSA)
- Grants and Scholarships
- Financial Aid Planning
- College Work Study
- Understanding Student Loans
- Book Authorizations
- Financial Education and Literacy
- Laptop and Technology Programs
- Student Emergency Funds
- Benefits Access and Project Go!



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[Contact us today for assistance!](#)

Understanding Your Award Offer

Your financial aid award letter is based upon the information you submitted on your FAFSA and includes the financial aid offered to you based upon this information. Your award letter assumes you will be enrolled as a full-time student (12+ credit hours per semester) and indicates the semesters for which aid has been awarded. The types of aid offered to you may include a combination of grants, scholarships, loans or work-study.

There are two types of financial aid:

1. Gift Aid: includes grants and scholarships, which are



sources of financial aid that do not have to be repaid or earned.

2. Self-Help Aid: includes student loans and work-study, which are sources of financial aid that must be repaid or earned through employment.

More information about the

specific types of financial aid can be found online at [Student Aid Programs](#).

The College Financing Plan, also known as the Federal Shopping Sheet, is a standardized consumer tool that is used to notify students about their estimated financial aid package. This tool will be

available on your financial aid dashboard after you have been awarded.

If federal student loans are a part of your financial aid award and you would like to use this source of financial aid, you will need to accept your loan by submitting a Loan Request Form. Detailed information can be found on our website [Student Loans](#).

If you feel you need additional resources to attend Tri-C, plan to enroll in the summer, or have any questions about your Award Offer please contact the Financial Aid Office for more information.

What is the Cost of Attendance?

The Cost of Attendance (COA) is an estimate of annual educational and living expenses that the average student will have while attending college. Tri-C's COA is based on full-time enrollment at 12 credit hours per semester for the academic year (Fall/Spring).

The COA includes both direct charges (such as tuition and fees) as well as indirect costs (such as living expenses and books & supplies). Tri-C's COA is made up of the following estimated cost components:

- 1. Books and Supplies:** An allowance for books, course materials, and equipment.
- 2. Personal Expenses:** An allowance for a miscellaneous personal expenses for a student attending at-least half time.

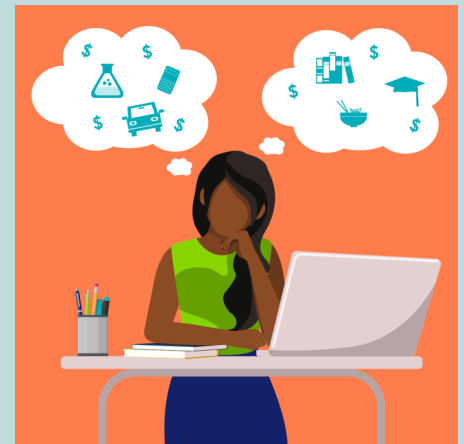
3. Food and Housing: An allowance

for food & housing costs for expected to be incurred by a student attending on at least a half-time basis.

- 4. Tuition and Fees:** Includes tuition and institutional fees for full-time enrollment for the academic year.
- 5. Transportation:** An allowance for transportation which may include transportation between campus, home and place of work.

This COA does not represent actual charges that a student will be billed, but rather the individual budget that is created to help you plan for paying for college.

Students who have unforeseen or excessive expenses that are not captured in the COA can submit an appeal to request an increase in allowances for educational expenses. Appeal requests are typically



for expenses related to excessive travel due to school-related experiences, child care expenses, computer expenses and other educational expenses. An increase in students' cost of attendance typically result in an increase in student loans, if applicable.

Please contact the Student Financial Aid & Scholarships Office for more information regarding the cost of attendance appeal process for special circumstances.





Student Emergency Fund Programs

Tri-C Student Emergency Fund programs were made possible by various generous donors to the College. The purpose of these programs is to help students overcome unforeseen financial challenges that would affect their ability to continue their education. Students may be awarded up to \$500 per academic year to assist with emergency related expenses.

Examples of emergencies include, but are not limited to:

- Technology/Equipment needs
- Book and supplies
- Food assistance
- Child-care related emergencies
- Healthcare emergency expenses not covered by insurance
- Paying for housing/rent when unusual circumstances arise
- Transportation related emergencies (non-routine car repairs)
- Unexpected loss of income



To apply for this fund, contact the financial aid office using, [Live Chat](#), [email](#), or by phone at (216)987-6000, option #2.

Want more information? View our [Emergency Fund Programs](#) webpage.

Change in Income: Special Circumstance Appeal

Tri-C understands that things can change for students all the time. Certain changes can impact your financial situation, and may not have been reflected on your Free Application for Federal Student Aid (FAFSA).

The [Special Circumstance Appeal](#) provides students' an opportunity to update certain information included on the FAFSA due to changes since it was originally submitted. This could result in the student being awarded additional financial aid assistance.

Common reasons to consider an appeal include, but are not limited to:

- Loss of income or employment
- Separation/Divorce
- Unexpected life events
- Excessive medical/ education expenses

Before submitting a Special Circumstance Appeal, students must consult with a financial aid advisor to determine whether an adjustment will change your financial aid eligibility. If it is determined that you would

benefit from this process, your advisor will work with you to submit required supporting documentation, complete a Special Circumstances online form., and make the necessary corrections to your FAFSA.

You can review more information about the appeals process online at www.tri-c.edu/paying-for-college/financial-aid-and-scholarships/professional-judgments.html.

Have questions? Schedule an [appointment](#) to discuss your options.

tri-c.edu/fafsa



MYTH 3:
I support myself, so I don't have to include my parents' information on the FAFSA.

FACT 3:

This is not necessarily true. Even if you support yourself, live on your own and/or file your own taxes, you may still be considered a dependent student for FAFSA purposes. The FAFSA asks a series of questions to determine your dependency status. If FAFSA determines you are dependent, you must provide your parents' information.





STUDENT LAPTOP PROGRAM



Tri-C's Student Laptop Program allows eligible students to purchase a laptop at a special discount.

With the support of the Cuyahoga Community College Foundation, we are offering new laptops to eligible students for just \$240 —that is less than half price!

You may also be able to use financial aid to cover your portion of the cost. This means, there would be no up front out-of-pocket costs.

What You Get

- Intel i5 Processor
- Windows 10 Home
- 8GB RAM
- 256GB Solid State Hard Drive
- 14" HD Display
- 802.11ac WiFi
- Bluetooth

Laptops will be available on a first-come, first-served basis to students. International,

workforce, and CCP students are eligible to apply as well.

Students are able to apply online via the [Student Laptop Program webpage](#).

Applications are reviewed regularly. You'll be notified within 3-5 business days if you qualify, and your portion of the cost will be charged to your student account. You'll receive pickup instructions once your payment is processed.

Eligibility Requirements:

- Enrolled at least half-time (6 credits hours) in an academic program OR
- Enrolled in a workforce certificate program
- Able to pick up their laptop at a Tri-C Campus (shipping is not available)

Have questions? View our [Student Laptop Program FAQ](#) or email studentlaptop@tri-c.edu.

Are you taking the courses you need to graduate?



Federal regulations require that students only receive federal financial aid (Federal Pell Grant, Federal Supplemental Educational Grant, Federal Direct Loans, Federal College Work-study) for courses that count towards their degree/certificate. Students must be enrolled in a financial aid eligible degree or certificate program and taking classes included in that program.

To comply with these regulations, Tri-C compares the student's registered coursework to the required courses outlined in the student's Degree Works audit. Registered courses not included in the audit will not be counted when determining federal aid eligibility and federal aid will be adjusted based upon only courses in the student's degree/certificate. Please note: English as a Second Language (ESL) courses, First Year Experience (GEN 1070) and remedial coursework (up to 30 credit hours) are eligible for federal aid but will not be included in the audit.

To maximize federal financial aid, students should review their declared major and register for courses as outlined in their Degree Works audit.

How can this impact your Financial Aid? You are registered for 12 credit hours, which is considered full-time. When Tri-C compares the registered courses to those required for your declared major, it is determined only 6 of those credit hours are included in your Degree Works Audit. As a result, your federal financial aid will be adjusted to the half-time amount, even though you are still registered full-time (12 credit hours or more)

Please visit the college website for important [Frequently Asked Questions](#) regarding this policy.



Satisfactory Academic Progress — How To Appeal

Federal regulations require that Tri-C review the Satisfactory Academic Progress (SAP) status of all students who receive federal student aid. The review process evaluates whether a student is “making measurable progress towards completion of their course of study in order to continue receiving federal financial aid”. Tri-C reviews the SAP status for all students at the end of each semester for all terms of enrollment.

To meet SAP standards, at the end of each semester a student must:

- Maintain a minimum cumulative GPA of 2.0 or higher; AND
- Complete at least 67% of all courses attempted;

AND

- Be within 150% of the published credits required for completion

If students are unable to meet the SAP guidelines outlined in Tri-C’s policy, they will become disqualified from receiving future federal financial aid at Tri-C. This includes Pell Grant, Federal SEOG, Federal Student Loans, and Work-Study. It may also disqualify students from being eligible to receive Tri-C scholarship funding.

Disqualified students that have extenuating circumstances may have the option to complete a [SAP Appeal](#) to try and get their financial aid eligibility reinstated.



Guidelines for submitting a SAP Appeal:

1. Access the SAP appeal electronically via your Financial Aid Dashboard in your [My Tri-C Space](#) in your Financial Aid Dashboard. If you do not see the link for the SAP appeal, please contact the Financial Aid Office.
2. Students are required to complete a [FAFSA](#) prior to submitting an appeal.

3. Upload a completed [Academic Plan](#).
4. Upload your [Degree Works Audit](#).
5. Complete the SAP Appeal Web form, which includes a detailed personal statement. Please review the [Personal Statement Outline](#) for further details.
6. Upload supporting documentation if you indicated you would provide it.

Once all requirements are submitted, you will be notified of the decision via email or directly through your student portal.

Want more details? Find out more about [Tri-C’s SAP Policy](#).

Are you GradReady?

GradReady is a free, online resource that can help you build money management skills and take control of your personal finances. GradReady provides students with:

- Online financial education courses through instructor assignments or self-study
- Customizable financial tools
- A personalized dashboard to track progress

- Access to free articles and resources
- A guide to real-life money problems

How to get access:

1. Go to <https://gradready.com/sponsor/tri-c>
2. Register online for a free account today!

A promotional banner for Tri-C GradReady.com. On the left, there is a stack of books and a laptop. The central text reads "Be Informed. Be Empowered. Be GradReady." Below this, there are three colored boxes: a blue box for "Financial Wellness", a green box for "Academic Success", and an orange box for "Life Management Skills". At the bottom, it says "Log into this free resource and take advantage of its videos, tools, and tips today!" and provides the website "Tri-C.GradReady.com" with a right-pointing arrow. The Cuyahoga Community College logo is in the bottom right corner.

GradReady®

Be Informed. Be Empowered. Be GradReady.

Financial Wellness | Academic Success | Life Management Skills

Log into this free resource and take advantage of its videos, tools, and tips today!

→ [Tri-C.GradReady.com](https://gradready.com/sponsor/tri-c)

Cuyahoga Community College



What are you waiting for?

Apply for scholarships today.

Have You Applied for Scholarships Yet?

Did you know that more than 11,000 students have benefited from more than \$11.8 million in Tri-C scholarships in the last 5 years? Tri-C offers various scholarship opportunities to students who demonstrate a need for assistance with educational expenses. Scholarship opportunities are available to students based on merit for those who excel in the classroom, major, or program of study, affiliations (such as athletics or student government), and certain program participants (such as Mandel Scholars).

The college also offers scholarship opportunities for students pursuing certifications and workforce development and non-credit programs.

Completing the general scholarship application will allow you to apply for various opportunities throughout the College. It is easy and well worth the time and effort!

Scholarships are awarded on a first-come

basis so it is recommended that you apply as early as possible regardless of the term you wish to attend.

One Application, Many Opportunities!

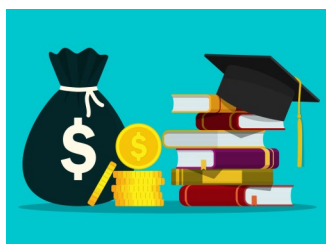
Apply for Tri-C Scholarship opportunities with four easy steps!

1. **Apply to Tri-C.** Complete the [online application](#) to Tri-C if you have not done so yet.
2. **Apply for Financial Aid.** Complete the [FAFSA](#) and include our Tri-C school code (003040).
3. **Tell us about yourself.** Prepare a personal statement that provides an outline of your career goals, accomplishments, and tells us how you plan to use your education to better your life and community.
4. **Time to apply for scholarships!** Com-

plete the [Tri-C Scholarship Application](#) online.

If you are selected to receive a scholarship, you will be notified via email that your financial aid award has been revised. All scholarship recipients are asked to upload a Thank You letter to donors via the scholarship application portal.

All scholarship candidates should have a minimum 2.0 GPA and be enrolled in at least 6 credit hours per semester to be considered for the entire scholarship period.



Please keep in mind that some scholarships and programs have varying requirements.

Have more questions? Contact the Financial Aid Office or view our [website](#) for further information and additional scholarship opportuni-

Scholarship Opportunities



Health Career Associate Degree Programs

Students pursuing associate degrees and certificates in health careers can apply for program specific scholarships.



Workforce Training Programs

Tri-C offers scholarship opportunities for students pursuing workforce training and non-credit programs.



Mandel Scholars Academy

Mandel Scholars are eligible to receive up to \$10,620 in scholarship assistance.





Now Hiring Student Workers!

- On- and off-campus locations
- Expand your professional network

SEARCH FOR JOBS

Contact the Student Financial Aid and Scholarship Office for more details: 216-987-6000, Option 2.

Work Study Jobs Are Available

Are you looking to make some extra money while attending Tri-C? Consider our [Work Study Program!](#) Although on-campus classes and activities have been reduced, there are still some great opportunities and positions available.

Work study jobs are part-time (up to a maximum of 20 hours per week), so you'll still have time for your studies and you can make your schedule around when you have classes. Students earn and hourly wage based on their position and can be awarded up to \$7500 for an academic year.

Requirements for student employment:

1. Complete a [FAFSA](#)
2. Confirm eligibility with the Financial Aid Office.
3. Enroll in at least 6 credit hours per semester for fall and spring.
4. Be in compliance with [Tri-C's SAP Policy](#)
5. Pass drug screening and background check.

If you are interested in participating in the work study program, go online

to apply for student employment positions.

Applying for Work Study Positions:

1. Go online to [view job postings](#).
2. In the search bar, enter "work study".
3. Complete the student employment application for the job of interest.
4. You will be contact by the department supervisor for interview if selected.

Want more information?

View our [Work Study FAQs](#).

Featured Work Study Position

Job Title: Student Ambassador

Locations: All Campus

Hours: up to 20 hours per week; schedule determined by supervisor and student

Pay: \$14 hour

Description: Student ambassadors will assist new students through the admission process including applying to the college and completing steps in the enrollment process. Student ambassadors will also provide student services to support to visitors and potential students by providing general college information as needed and acting as a connector to campus activities and programming.





→ FOOD → HOUSING → CHILD CARE → UTILITIES → HEALTHCARE

Benefits Access/Project Go! offers free services to assist students with resources to ease financial challenges and barriers to education. Project Go! provides assistance by connecting students to resources for food, housing, childcare, utilities, and health care. Visit our website today for more information www.tri-c.edu/projectgo.

Contact the Financial Aid Office to make an appointment to meet with a Benefits Coach who can assist with the application process by calling (216)987-6000 option #2.



Important Dates

Financial Aid



Fall 2023 Semester

Book Accounts Open for Full Term, Sessions A & O	August 18, 2023
Student Emergency Fund Application Opens	August 18, 2023
Last Day to use Book Account for Full Term, Sessions A & O	September 27, 2023
Book Accounts Open for Session B	October 13, 2023
Begin Issuing Refunds for Full Term and Session A	October 16, 2023
Begin Issuing Refunds for Session O	October 29, 2023
Last Day to use Book Account for Session B	November 22, 2023
Begin Issuing Refunds for Session B	December 10, 2023
Student Emergency Fund Closes	December 10, 2023





Don't forget to check your email!

Your Tri-C email is the primary method of communication between you and the College. Be sure to check it regularly for important messages regarding registration, deadlines, student account and financial aid information, and college updates or events.



How to Update Personal information

1. Log in your [My Tri-C Space](#)
2. Locate the "Update My Account Information" card
 - To search for a card, click on Discover More at the bottom of your home page
3. Click on "Update my address/phone/email" to review and update your personal information

The Office of Student Financial Aid and Scholarships

Cuyahoga Community College maintains a full-service Student Financial Aid & Scholarships Office on each campus. This office is dedicated to helping students navigate financial aid options for paying for their college expenses. Students can meet with a Student Financial Aid Advisor to obtain information about various financial aid options, which includes grants, scholarships, student loans, and public benefits. Learn more about various financial resources available.

How to reach us!



Visit us on campus for walk-in service.
 Mon-Thu 8:30a – 5:00p
 Fri: 9:30a – 5:00p



Financial aid assistance available any day, anytime.
 Call us at 216-987-6000, Option #2.



Use to [Live Chat](#) speak directly with a financial aid advisor.
 Available:
 Mon-Thu 8:30a – 5:00p
 Fri: 9:30a – 5:00p



Email: financialaid@tri-c.edu.
 Don't forget to include your student ID number in your email.



Go online to www.tri-c.edu/financialaid to schedule a virtual financial aid appointment.

