



## Student Financial Aid Services Office

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### 2006-2007 Financial Aid Filing Instructions

*All financial aid applicants interested in applying for federal aid for the 2006-2007 academic year must complete the 2006-2007 Free Application for Federal Student Aid (FAFSA).*

*The **Priority Deadline** is **March 10, 2006** to have your 2006-2007 FAFSA application on file with the Department of Education to receive priority consideration for campus based funds.*

The easiest and fastest way to complete the 2006-2007 Free Application for Federal Student Aid is over the web at: <http://www.fafsa.ed.gov>

If you applied for aid during the 2005-2006 year, you may also complete your Renewal FAFSA on the same web site anytime after January 1, 2006. Paper Renewal FAFSAs will no longer be mailed by the Department of Education. The MUSC Financial Aid Services Office also no longer routinely mails paper FAFSA Applications to new or returning students, although paper applications will be mailed upon request.

***New for the 2006-2007 Year:*** *The Department of Education has created a helpful new tool called the **FAFSA on the Web Worksheet** which may be used by students to prepare their information that will be required when completing the Free Application for Federal Student Aid over the web. The format is organized in the same order that data will need to be entered so a completed worksheet should make the data entry a fairly easy process. The completion of the worksheet is optional and is only made available as an organizational tool for students who plan to use FAFSA on the Web to apply for federal financial aid.*

***Apply Faster!*** Sign your FAFSA with a U.S. Department of Education PIN. If you do not have a PIN, you can apply for one at [www.pin.ed.gov](http://www.pin.ed.gov) before beginning FAFSA on the Web. You will receive your PIN within a few days, and then you can electronically sign your FAFSA when you submit your information. If you are providing parent information, one parent must sign your FAFSA. To sign electronically, your parent can also apply for a PIN at: [www.pin.ed.gov](http://www.pin.ed.gov)

Additional forms may also be required once your file is reviewed by a counselor. Returning students who have a MUSC authorized MNA login may complete any additional MUSC requested financial aid forms by accessing our web site at: [www.musc.edu/financialmanagment/](http://www.musc.edu/financialmanagment/) . New students will be mailed any additional forms should they be required.

# Financial Aid at MUSC for the 2006-2007 Academic Year

## GENERAL INFORMATION

The Office of Student Financial Aid Services is located in the Stiles and Virginia Harper Student Center. Office hours are 8:30 am to 5:00 pm. Students are encouraged to make appointments. It is necessary to provide the student's social security number when making inquiries. We do not accept collect calls.

### 2006-2007 Priority Deadline

**March 10, 2006**

If you would like to be considered for priority funding from the campus based programs, you need to have your 2006-2007 FAFSA application on file with the Department of Education by the priority deadline. The federal campus based programs include low interest loans (Federal Perkins, Health Profession Loans, Loans for Disadvantaged Students, and Primary Care Loans) and grants (Federal SEOG).

If you complete a paper FAFSA, it should be mailed to the Department of Education at least 4 weeks prior to March 10 to insure that your processed data is received by the *Priority Deadline*. If you file using *FAFSA on the Web*, please allow 10 days for processing. Meeting the Priority Deadline also insures that your financial aid packaged will be processed in time for your enrollment in the Summer or Fall terms. Late applicants must come prepared to meet all expenses related to registration.

## CHANGES

All changes in address and/or phone numbers should be communicated directly to the Office of Enrollment Services to insure that you can be promptly kept posted on the status of your awards. It is especially important if you are an out-of-town student relocating to Charleston that you provide a local address as soon as it is known.

If your financial aid situation changes after you file your original application, documentation must accompany your supplemental or revised aid request. Information concerning changes in either income or expenses should be included in your request.

## DETERMINING FINANCIAL AID

The amount of aid a student may receive is based on financial need. FINANCIAL NEED is the difference between the cost of going to college and the amount a student (and the family) can be expected to contribute:

$$\begin{array}{r} \text{COST OF ATTENDANCE} \\ \text{(minus) } \underline{\text{FAMILY RESOURCES}} \\ \text{(equals) } \text{FINANCIAL NEED} \end{array}$$

**COST OF ATTENDANCE** includes tuition, fees, room/board, books, supplies, equipment, uniforms, lab costs, transportation and miscellaneous expenses.

**FAMILY RESOURCES** is the amount a student's family is expected to pay toward the student's education based federal formulas applied to the information provided by the student on the *Free Application for Federal Student Aid (FAFSA)*. The formula takes into account family income, size, assets and living allowances.

## AWARD DETERMINATION

In determining a student's financial assistance, the following factors are considered: the **COST** of attending the college; the **RESOURCES** available; the **SUPPORT** available from other resources; prior **EDUCATIONAL INDEBTEDNESS**; and **ELIGIBILITY REQUIREMENTS** of the individual aid programs.

Awards are usually in the form of an aid package combining funds from a variety of sources. Students are notified of their aid package and have the option to decline any aid that is offered.

## GENERAL POLICIES

Students are encouraged to access the "Student Resources" section of the MUSC web site at [www.musc.edu](http://www.musc.edu) for additional information regarding institutional information and financial aid resources.

**Alcohol and Other Drug Abuse Prevention:** Complete information concerning the *Student Policy for Alcohol and Other Drug Abuse Prevention* can be found in the *MUSC Catalog* and also in the annual *MUSC Student Handbook*.

**Institutional Security Policies and Crime Statistics:** Information on campus security and crime statistics may be obtained directly from the MUSC Public Safety Office. You may also access this information on the MUSC web site at: [www.musc.edu/publicsafety/](http://www.musc.edu/publicsafety/)

**Important Tip!** Be sure to check your MUSC email account for routine correspondence from our office regarding the status of your financial aid.

**Students with Disabilities:** The MUSC policy regarding students with disabilities may be found in the MUSC Catalog located on the MUSC Enrollment Services web site under the “General Information” section. You may access the web site at: [www.musc.edu/es/bulletin/](http://www.musc.edu/es/bulletin/)

**Job Placement and Income Information:** Information about job placement and starting salaries after graduation may be obtained from the Dean’s Office of the respective colleges.

**Family Rights and Privacy Act:** All student financial aid records are confidential. No information will be released from the Office of Student Financial Aid Services that violates the provisions of the Family Rights and Privacy Act.

**Enrollment Requirements:** All awards are based on full-time attendance. If a student’s enrollment status is less than full-time, adjustments will be made to comply with state/federal program requirements.

**Satisfactory Academic Progress:** Students must demonstrate satisfactory academic progress in their program of study to continue to receive aid. Students will be notified in writing when placed on financial aid probation. Students repeating course work during the Summer term or who are placed in a special classification due to academic deficiencies are ineligible for financial aid during the periods required to remove the deficiencies. For additional information on satisfactory academic progress, please review the information under “Student Progress Guidelines” for each college in the MUSC Catalog and also the section on “Satisfactory Progress” included on the “Policies and Procedures” Sheet which will be mailed with your Award Letter notification.

## PAYMENT POLICIES

University charges must be paid for each term either directly by the student or by financial aid funds credited to the student’s account. Any remaining funds will be provided to the student for other educationally-related expenditures by direct deposit to the students checking account (requires student authorization) or by a refund check mailed to the student.

Financial aid funds will not be issued to any student who:

- 1) is in default on a student loan (federal or private);
- 2) owes a refund on a federal or private grant/scholarship;
- 3) is not making satisfactory academic progress;
- 4) has not registered with Selective Service (if applicable);
- 5) does not have on file an “official” 2006-2007 FAFSA;
- 6) has not signed any Promissory Note required for a loan/grant;
- 7) has not attended a pre-loan counseling session if required.

## REFUND POLICY FOR REDUCED CLASS HOURS

**Tuition and Fees:** For a change in status from full-time to part-time student or for partial withdrawal by a part-time student, the amount of tuition refund will be calculated based on the policy outlined under the “*Refunds*” heading in the University “General Information” section of the MUSC Catalog. Students receiving a Federal Pell Grant will also have their Federal Pell Grant revised to reflect the new enrollment status.

## REFUND POLICY FOR COMPLETE WITHDRAWAL

Please see the “General Information” section of the MUSC Catalog relating to “*Refunds*” and “*Return of Title IV Funds*.”

## APPEAL PROCEDURES

Students who believe that they have been treated unfairly in consideration for financial aid awards may request reconsideration by scheduling an appointment to discuss the circumstances with the Director of Student Financial Aid Services. If an error has been made, it will then be corrected, otherwise the basis for the original award will be explained. If the student is still dissatisfied, then the student should submit a written request for review to the University Student Financial Aid Committee. The request will be reviewed and a determination made to adjust the award or an opportunity provided for the student to present the case. This hearing will be promptly scheduled and an official response made within one week of the hearing.

## Financial Aid Counselors

### Staff Member

Tami Cooke, FA Counselor

Bill Liner, FA Counselor

Jerone McDaniel, FA Counselor

Mike Parrish, FA Counselor

### Responsibility For

College of Nursing and Federal Work Study

College of Health Professions

Colleges of Dental Medicine and Pharmacy

Colleges of Graduate Studies and Medicine

### Email Address

[cocket@musc.edu](mailto:cocket@musc.edu)

[linerw@musc.edu](mailto:linerw@musc.edu)

[mcdaniej@musc.edu](mailto:mcdaniej@musc.edu)

[parrishm@musc.edu](mailto:parrishm@musc.edu)

## MUSC Student Financial Aid Services Office 2006 - 2007 Calendar

January 1, 2006	Earliest date that the Federal Needs Analysis System will accept 2006-2007 FAFSA forms for processing. Students and parents should file 2005 tax forms as soon as possible.
January 31, 2006	Earliest date 2006-2007 Financial Aid Information will be available to MUSC students and prospective students.
March 1, 2006	Last date loan application(s) accepted for processing for the 2005-2006 academic year.
March 10, 2006	Deadline to have your 2006-2007 FAFSA application on file with the Department of Education to receive priority consideration for campus based financial aid funds.
March 31, 2006	Financial Aid staff begins to review and process forms submitted by students for the 2006-2007 academic year.
April 21, 2006	Preliminary date for mailing 2006-2007 Financial Aid Award Letters to students beginning May/June, 2006.
June 19, 2006	Preliminary date for mailing 2006-2007 Financial Aid Award Letters to students starting in July, 2006.
July 28, 2006	Preliminary date for mailing 2006-2007 Financial Aid Award Letters to students starting August, 2006.
October 31, 2006	Priority date for receipt of financial aid forms for students applying for January, 2007 semester.
March 1, 2007	Last date loan application(s) accepted for processing for the 2006-2007 academic year.