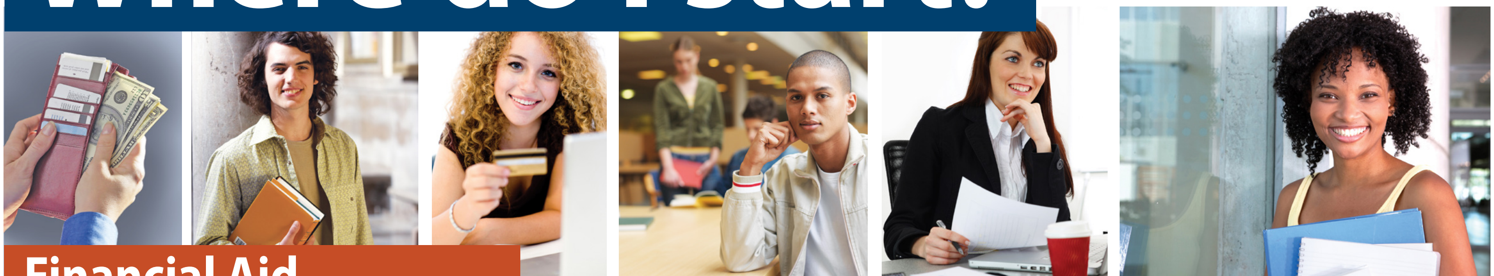
Where do I start?



Financial Aid Step-by-Step checklist

PETE, online, virtual & phone options and on-campus hours can be found at **spcollege.edu/askfas.**

❑ 1. Review institutional requirements

spcollege.edu/financialaideligibility

Students must have a high school diploma or GED certificate.

In order to qualify for financial aid, you need to be a degree-seeking student in a financial aid eligible program. Some certificate programs of 16 credit hours or more qualify.

spcollege.edu/residency

Submit documentation to prove Florida residency to get in-state tuition charges.

spcollege.edu/advising

Work with an Academic Advisor to become a degree-seeking student and to enroll. Only courses that are within your current degree program are considered when determining your financial aid package.

spcollege.edu/reduction-or-removal-of-financial-aid

If you attend less than full-time during any term, your Cost of Attendance and financial aid award amounts will be adjusted. This could result in reduction or removal of loans or other financial aid.

❑ 2. Request your FSA ID

studentaid.gov

An FSA ID is your electronic signature for federal student aid and gives you online access to your U.S. Department of Education records.

You must create an FSA ID username and password.

If you are a dependent student, at least one parent will be a contributor and must create an FSA ID. If your parents filed their tax return as *Married Filing Separate,* then both parents will need to create a FSA ID. If your parent does not have a social security number, they still must create an FSA ID.

If you are married and filed *Married Filing Separate*, your spouse will be a contributor and must create an FSA ID.

❑ 3. Complete the Free Application for Federal Student Aid (FAFSA)

studentaid.gov

This is your application for financial aid at SPC. **SPC's School Code is 001528**. Priority consideration is given to students who apply by May 1. The earlier you apply, the more funds you could be eligible to receive.

❑ 4. Check your Financial Aid Status and MySPC student email regularly

spcollege.edu, select Titans Login in the top right corner and then select MySPC

Use your SPC email and password to log in. If you are unable to log in, contact the Help Desk at 727-341-4357.

Two to three business days after you submit the FAFSA, review your **Action Items** to see requested documents, if any. Respond to all requests in a timely manner. Most documents can be submitted online.

Do not submit original documents unless you are requested to do so. If you are asked to submit tax documents, you may get **official IRS Transcripts** from **irs.gov**.

Your file will not be complete until all requested documentation is received and processed by our office.

ALL OFFICIAL COMMUNICATIONS ARE SENT TO YOUR MYSPC STUDENT EMAIL. This is not the same as your CANVAS email account. You may choose to forward your MySPC student email to your personal email.

It is also your responsibility to keep your home mailing address and phone number current on the Personal Information tab.

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❑ 5. Determine if student loans are necessary

REMEMBER: Student loans must be repaid!! Don't borrow student loans if you don't have to. If you need to borrow, borrow only what you need.

spcollege.edu/loans

To qualify for student loans, you must be enrolled in at least six credit hours required for your current degree program.

Log in to MySPC to review your awards and decline, reduce or accept the loans offered to you. This step must be completed before your loan will be applied toward your student account. If you are a first-time student loan borrower, you must complete Loan Entrance Counseling and a Master Promissory Note.

If your loan is for fall and spring, it will be disbursed in two payments, one half during the fourth week of your fall enrollment and one half during the fourth week of your spring enrollment. If your loan is for one term only, the entire loan will be disbursed in one payment during the fourth week of your enrollment for that term.

spcollege.edu/itsmyfuture

SPC provides FREE, easy-to-use loan management and planning tools. IonTuitionTM will help you manage all student loans in one place.

Activate your account through MySPC. Once activated, you will get immediate access to a personalized profile of your federal student loan and grant information.

Live counselors can help with repayment options or postponement of payments. Call an IonTuitionTM loan counselor at 855-693-4932.If you receive a call from IonTuitionTM, they are calling on behalf of SPC.

❑ 6. Apply for funds you don't have to repay

spcollege.edu/scholarships

Scholarships require completion of applications from scholarship donors. Don't let a letter of recommendation or essay requirement stop you.

spcollege.edu/studentemployment

Student employment positions are available at all campus sites and off-campus all year round. Apply early for limited positions.

SPC St. Petersburg College
FINANCIAL ASSISTANCE SERVICES

PETE, online, virtual & phone options and on-campus hours can be found at **spcollege.edu/askfas.**

More info? spcollege.edu/financialaid
Questions? spcollege.edu/askfas

spcollege.edu/financialaid | spcollege.edu/askfas | 727-791-2485