

HOW CAN FINANCIAL AID HELP PAY FOR MY STUDY ABROAD TRIP?

1. Complete a Free Application For Federal Student Aid 2008-09
 - Complete online: www.fafsa.ed.gov may require a PIN number for yourself and or parents (takes 2-5 days to process).
2. Once the Department of Education receives your application and processes it, you will receive a:
 - Student Aid Report (all information from application compiled usually 4-5 pages) OR
 - Student Aid Acknowledgement via US Mail (usually 1-2 pages) OR
 - Student Aid Acknowledgement via email (if you provided an email address on FAFSA application)
3. El Camino College will receive this same information from the Department of Education electronically. This information is used to determine your eligibility for ANY financial aid, including loans.
4. El Camino College will then mail a letter (to the address on file), with a request of documents needed in order to process your financial aid file. Respond to this request in a timely manner. It will determine when you file will be reviewed. You may call the Financial Aid Office @ 310.660.3493 in 3-5 business days after you complete your FAFSA application for the forms you need and go to the ECC website, under student services, financial aid and click on get forms to print out the forms you may need.
5. What happens next? If all needed documents are received, you are given an RP (ready to process) date. This date is used by advisors in order to process the files.

6. The advisor assigned will:

- Review your ECC academic transcript and any others if applicable, to see if you are maintaining “**satisfactory academic progress.**” To be eligible for financial aid you must maintain a 2.0 GPA and complete at least 67% of classes you attempted at all times and you have not reached 90 units attempted. Both of these would require you to file an appeal and your financial aid is on hold until your appeal is reviewed and approved. (this would delay processing you for financial aid.)
- If your file is flagged for verification from the Dept. of Ed, the advisor will verify the information from the FAFSA application with the documents you submitted (tax forms, verification worksheet, etc) If there are any conflicting information, we have to resolve it *BEFORE* any financial aid can be disbursed to a student, we will resubmit this new information electronically to the Dept. of Ed. Then we wait for a response, this would be a new updated student aid report. Once this is received, the advisor will continue with the process.
- An Award Letter will be sent to you indicating what you are eligible to receive as far as; Fee waivers, grants, Federal Work Study, or Scholarships. Remember, all eligible aid is based on full time status. The amount you receive will depend on your EFC (expected family contribution) and units that you are enrolled in at time at disbursement.

- Now is the time to request a loan application (once your file is processed). You can pick up loan application or call me to have one sent to your address on file. What types of loans? Subsidized loans: the government pays the interest while you are attending school at least 6 units or more. Unsubsidized loans: you may elect to pay the interest or defer the interest, or PLUS: parents take out a loan in your behalf.
- If you are planning your study abroad for the Winter session, you will only have financial aid funds (if eligible) from the **Fall semester** to use towards your trip, no financial aid is awarded for any Winter session. If you are planning to attend a summer study abroad, you will have funds available from Fall and Spring semester to use towards your trip.
- If you are not eligible for grants or loans through El Camino College, we have private loan information available. Remember the interest and eligibility requirements are different than regular school loans and may require credit check.