

# It's time to fill out your **FAFSA**



By Shelly Springborn

Completing the Free Application for Federal Student Aid (FAFSA) is the first step to unlocking funding to support your college education.

FAFSA is the form that the federal government, states, colleges and other organizations use to award financial aid in the form of scholarships, grants and student loans. You must complete the FAFSA to qualify for federal aid programs such as Pell grants, Perkins loans, Stafford loans and work-study employment.

**“Completing the FAFSA is one of the most important steps for anyone making college plans.”**

*– Jessica Herrick, MCC Director of Financial Aid*

The FAFSA submission period opens on Oct. 1 each year. Filling out the application is easy, takes about 30 minutes, and it's free.

The FAFSA is available in several formats, including online, PDF and paper versions. Online is the simplest way to complete your application by visiting [fafsa.gov](https://fafsa.gov).

### **For more information**

Visit [montcalm.edu/financial-aid](https://montcalm.edu/financial-aid)

Email [finaid@montcalm.edu](mailto:finaid@montcalm.edu)

Call 989-328-1205

## **About financial aid options**

### **MCC Foundation scholarships**

Montcalm Community College and the MCC Foundation award more than 200 endowed scholarships annually. More than \$388,000 in MCC Foundation scholarships and aid is available for the 2021-2022 academic year. The application period for most MCCF scholarships is Jan. 1 through April 15. Visit [montcalm.edu/scholarships](https://montcalm.edu/scholarships) for details and to apply.

### **MCCF Ash 2+1 Scholarship**

Under the Ash 2 + 1 Scholarship program, for every two contact hours purchased, scholarship recipients receive one free hour at the in-district rate, up to a \$600 value. The scholarship is available to students who are residents of the Belding, Carson City-Crystal, Central Montcalm, Greenville, Lakeview, Montabella, Tri County or Vestaburg public school districts. This scholarship is not available to students who receive other gift aid or grants covering, or whose employers pay, 60 percent or more of their semester bills. Scholarships are awarded on a first-come, first-served basis. Visit [montcalm.edu/scholarships](https://montcalm.edu/scholarships) for details and to apply.

### **Grants and scholarships**

Grants and scholarships do not need to be paid back, unless, for example, you withdraw from school and owe a refund. They are gift aid from the federal government, the State of Michigan, college aid programs or another private organization. They are often awarded based on need to those who qualify and apply for them.

### **Loans**

Loans may be through the federal government, your college or another private lender.

### **Work study**

Work study opportunities are part-time jobs on campus that are typically flexible around your class schedule, so you can earn steady income while you attend school.

### **Additional resources**

For State of Michigan and federal student aid programs, visit [michigan.gov/mistudentaid](https://michigan.gov/mistudentaid) and [studentaid.ed.gov](https://studentaid.ed.gov).