1. **Student must fill out the FAFSA each year**
   Applications are available at www.fafsa.gov on October 1st each year. Students are encouraged to complete their FAFSA as early as possible using taxes from the prior-prior year (meaning the 2020-21 FAFSA will use tax information from 2018). The first priority deadline for FAFSA is January 15th, and students who are accepted by this date are considered for campus based awards. If attending Ohio University Chillicothe please use both the Ohio Athens and Ohio Chillicothe school codes: 003100 & 003102. The new FAFSA always goes into effect summer term.

2. **Students are advised to start school having their financial aid in place**
   Students who begin school without an award letter in place often struggle to purchase books at the start of the term. These students may fall behind quickly in their classes and face other challenges due to not having access to financial aid funds.

3. **Students receiving federal student loans must complete loan requirements**
   Completion of the Direct Loan Agreement and Entrance Counseling are required for all students accepting federal student loans. These online processes can be found at www.studentaid.gov. While the Direct Loan Agreement and Entrance Counseling typically only need to be completed once during an academic career, students must accept their loans annually on their Student Center.

4. **Students do not need to be fulltime to receive financial aid**
   Student loans disburse fully when a student is enrolled in 6 credit hours. The Pell Grant is prorated based on student status meaning while a fulltime student will receive the full amount of their Pell Grant eligibility, a student enrolled in 9 credit hours is considered a three quarter time student and will receive three quarters of his or her Pell Grant eligibility.

5. **Financial aid is never disbursed before the start of the term**
   Students enrolled in direct deposit with finalized financial aid will typically receive their overage checks 24-48 hours after the first day of class. Students not enrolled in direct deposit will receive a check in the mail typically the second week of class.

6. **Financial aid eligibility is determined by Satisfactory Academic Progress (SAP) requirements**
   Students must maintain at least a 2.0 grade point average and pass 67% of all attempted credits to be eligible for financial aid. Additionally students must not attempt semester credits above the maximum timeframe for their degree (Associate-90, Nursing-111, Bachelor-180). Students not meeting this criteria at the end of each spring term are denied financial aid until this criteria is met. SAP appeals are available only to students with documented extenuating circumstances that contributed to poor academic performance. To discuss SAP appeal options students must see the Coordinator of Financial Aid in the Financial Aid Office as soon as possible.

7. **Students cannot declare advance degrees to receive additional financial aid**
   Students experiencing SAP difficulties due to credit hours over the maximum for their degree cannot declare an advance degree without the intention of completing that degree. For example, a student in an Associate degree program with 92 credit hours will be denied financial aid. The student cannot declare a Bachelor degree such as Psychology to just allow extra time to complete his or her Associate degree. This is considered financial aid fraud and the student could face legal ramifications.

8. **Scholarships are awarded each spring term for the following academic year**
   For upper class students, the online scholarship application is available each November for scholarships for the following academic year. Current Ohio Chillicothe students should complete the application by February 1st to be considered. Many scholarships are need-based and require a processed FAFSA. We recommend upper class students complete the FAFSA by mid-January to assure time for processing.

9. **Don’t listen to the rumor mill**
   The Financial Aid Office at Ohio Chillicothe is always happy to answer your questions. Financial aid rumors tend to be false. If you have any questions regarding financial aid or require any assistance, please stop by Student Services in Bennett Hall. We have computers for your use to provide personal assistance to assure you have your financial aid in place as early as possible.